#### NOTICE TO ADVERTISERS.

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# The Solicitors' Journal.

LONDON, NOVEMBER 1, 1862.

The Long Vacation at Common Law terminated on the 24th ult. The lists of arrears in the common law courts have been published. In the Queen's Bench there are 110 rules, consisting of 47 new-trial rules, 46 rules in the special paper, and 17 enlarged rules. In the Common Pleas there are only 15 rules, of which 2 are for new trials, 4 enlarged rules, and 9 demurrers. In the Exchequer there are 21 rules, of which 3 are in the peremptory paper, 12 demurrers, and 6 rules for new trials. The Chancery vacation ended on Tuesday. Printed affidavits and depositions of witnesses will be used for the first time in the several courts of equity, in the forthcoming term. The lists of arrears in Chancery have not yet been published, but they are not very considerable.

THE NEW CHANCERY PROCEDURE ACT comes into operation to-day. By that Act the Court of Chancery may determine every question of law and fact incident to the relief sought. The Court may, however, when such matters can be more conveniently heard on the assizes or in London or Middlesex, direct an issue on the subject. Nothing in the Act is to alter or affect the power of the judges of the Court to sit with the assistance of a judge of one of the common law courts. The procedure of the Court of Chancery of the County Palatine of Lancaster is now assimilated to the High Court of Chancery.

Mr. Frederick Metcalfe, one of the Registrars of the Court of Chancery, died at his residence in Boundary-road, St. John's Wood, on the 23rd ult., from the effect of laudanum taken by him on the previous day. It appears from the evidence adduced at the inquest which was held touching the death, that great depression of spirits consequent upon the death of his wife was the cause of the lamentable act. He was highly respected in his office, and was very generally liked, on account of his readiness to oblige all whom he met in husiness.

THE LORD CHANCELLOR will receive the judges, Queen's counsel, &c., at the new hall of the Middle Temple, on Monday at 12 o'clock. After breakfast his Lordship will proceed to Westminster to inaugurate the term.

THE LORD ADVOCATE of Scotland, it is stated, has been prevailed upon to accept the vacancy on the bench created by the retirement of Lord Ivory; and it is rumoured that Mr. Edward Maitland, now Solicitor-General, is to be the new Lord Advocate.

Ms. George Frene has been appointed her Majesty's Judge, Mr. Edgar Leopold Layard, her Majesty's Arbitrator, and Mr. William Tasker Smith, Secretary or Registrar, in the Mixed Court established at the Cape of Good Hope, under the treaty of 7th April, 1862, between Great Britain and the United states, for the suppression of the African Slave Trade.

Mr. J. R. Kenyon, Mr. Thomas Southgate, and Mr. Arthur Hobbouse, of the Equity Bar, have been appointed Queen's Counsel.

Mr. George Skelton has been appointed her Majesty's Judge, and Mr. William Smith, Secretary or Registrar, in the Mixed Court established at Sierra Leone, under the treaty of 7th April, 1862, between Great Britain and the United States, for the suppression of the African Slave Trade.

The Recent Legal Appointments in the East Indies comprise the following:—Mr. W. A. Montriou has been appointed Professor of Jurisprudence and Indian Law in the Presidency College, Bengal; and Mr. J. Goodeve has been appointed Professor of English Law in the same College. Mr. C. B. Garrett has has been appointed to officiate as joint magistrate and deputy collector of the Twenty-four Pergunnahs. Mr. W. M. Smith has been appointed to officiate as assistant commissioner of the Sonthal Pergunnahs. Mr. P. A. Humphrey has been appointed to officiate as joint magistrate and deputy collector of Chittagong. Mr. W. C. Eades has been appointed to officiate as joint magistrate and deputy collector of Mymensing. Mr. G. W. Colledge, joint magistrate and deputy collector of the first grade at Boolundshuhur, has been appointed to officiate as magistrate and collector of that district. Mr. F. B. Pearson has been appointed to act as an extra judge of the Courts of Sudder Dewanny and Nizamut Adawlut, North-Western Provinces.

Mr. J. C. STAPYLTON SMITH, the judge of the Lincolnshire County Courts, died on the 21st instant.

# THE LAND TRANSFER ACT-AD VALOREM REMUNERATION.

The Land Transfer Act gives the Lord Chancellor power to fix a scale of fees to be paid to solicitors for business done by them under the Act; and he may, if he please, base the scale upon "an ad valorem principle."
No table of costs has yet been published, and solicitors are therefore still very much in the dark as to what their position will be in connexion with the new office in Lincoln's-inn-fields. Of all professional classes they alone remain subject to the semi-barbarous system of a tariff for wages. Even before Adam Smith and Du Quesney had exploded the foolish doctrine which fixed the number of labourers and rate of wages in every calling, the experience of advancing civilization demonstrated its injurious operation. The rule, how-ever, still remains in full force—indeed in greater force than ever—as an incubus upon English law and lawyers; and no one can doubt that it has been attended with disastrous results to both. In most other pursuits in life there is nothing to prevent honest contracts between employers and employed. Ability and character on the one hand meet their reward at the hands of those who require them. On the other it is found best to leave the latter to exercise their own judgment, not only in selecting whom they please to do their work, but in contracting for the price that is to be paid for it. In legal business a client is not compelled to consult one solicitor rather than another; but the moment he has made his choice both parties are at once subjected to all kinds of embarrassing restrictions, and for most purposes they are virtually incapacitated from entering into any contract or transacting any business with one another, except upon terms and under conditions of a character that only involve the upright on both sides in unnecessary risk, without in any way preventing fraud on either side. The present system of remuneration affords abundant facilities to unscrupulous solicitors to make costs, while it constantly involves honourable men in the unpleasant predicainvolves honourable men in the unpleasant predica-ment of imposing penalties on themselves for their honesty. As Mr. Field remarked in a paper read by him some years ago "a tariff pays us for lengthiness and fines us for brevity." Under such a system how can the public reasonably expect anything else than verbosity and tautology in legal instruments. Every lawyer knows that, as a rule, it is much easier to make a long draft than a short one. The common mode therefore in conveyancing is to use abundance of recitals and common forms, not merely because it is the only mode of obtaining adequate payment, but because the drafts could be made shorter only by increased labour. Thus, a skilful and concise conveyancer is frequently paid but half of what he might have been paid for much less work.

The same anomaly exists in reference to abstracts of title. A fixed rate of payment allows no more for an investigation of the most abstrace and complicated title, than it does for the easiest and clearest one that can be spread over the same quantity of paper, although there is as much difference between the two as between reading a novel and mastering a work of Kant or

The rules which embarrass the relations of solicitors and clients in litigated suits are still more unreasonable and vexatious; but our object at present precludes us from touching upon this branch of the subject, as we are at present concerned only with that class of business which is likely to arise in connection with the Land Transfer Office. It will probably take some years longer ventilation of this question before any decided change can be effected in the mode of remunerating solicitors in suits or in any other branch of established business. It may be otherwise, however, in this new department. Indeed, for the first time the Legislature has distinctly sanctioned a novel principle of payment—namely, the ad valorem principle—and there will probably be before long an attempt on the part of the Lord Chancellor to give effect to the authority which the Act has conferred upon him in this respect. The task we admit is one full of difficulty, and will remain so as long as the principle of tariffs or rigid scales of remuneration is recognised, and freedom of contract between solicitors and their clients is thus prevented. Any ad valorem scale applicable to the process of original registration—the preliminary investigation of title and the conduct of the matter to its completion—can hardly be satisfactory. Indeed, whether high or low, whether liberal or pinching, it must, from the nature of things, frequently be over or under the mark of fairness. The value of a property is generally no more criterion of the difficulty of deducing title to it than the length of the abstracts would be; and thus there would always be a numerous body of sufferers amongst both solicitors and their clients, if they were rigidly bound by this rule. It seems clear enough, therefore, that he ad valorem principle simply would be quite as unsuitable for this class of business as the principle of lengthiness, of which the profession is now

quite as sick as the public.

The truth is that an application to the Registrar will always involve business of a quasi-litigious character, as well as conveyancing. No one can obtain indefeasible title without running the gauntlet of a lengthened investigation, and challenging all comers, by a battery of notices, which will be sure to evoke opposition, where otherwise it might lie slumbering for ever. We know that "every question doubt or dispute" may be referred to a judge of the Court of Chancery. The Registrar himself exercises judicial functions, and counsel will be heard before him. The entire proceeding will be very much in the nature of a chancery suit, and of course it will be often impossible to know beforehand what difficulties or troubles may arise before it comes to a termination. They may be no less in the case of a property not worth more than a thousand pounds than in one where the value is enormous. It will therefore be practically an exclusion of small estates if in any case—however prolonged or troublesome the investigation might be—a solicitor was not entitled to recover more than a small per-centage. If there must be a scale of costs for this kind of business it ought to be suffi-

ciently flexible to measure compensation in the ratio of work.

It is a different matter, however, when we come to dealings with land after it has been placed upon the register. When once indefeasibility has been secured there will not be required of solicitors dealing with it great skill and anxious labour so much as careful attention, good faith, and unquestionable responsibility; and for these latter qualities ad valorem remuneration would be a kind of assurance. If a transfer of registered land might be effected in the course of a morning—just as easy as a purchase of Three per Cents.—that is good reason why the solicitor employed should be paid more than for an ordinary attendance upon the Registrar; and the case is clearly one in which he ought to be—just as the broker is—paid according to the trust that is reposed in him. For such cases, therefore, an ad valorem scale will be desirable. It is hardly necessary for us to say that this is the plan adopted in all other European countries where there is a public register of land. It has also been found to work well in Scotland. In France the notaries who generally do such business have, amongst themselves, settled a table of charges which, although not legally binding, is generally followed in practice. One per cent. is the general charge on mortgages for sums not exceeding £20,000; half per cent. between £20,000 and £40,000, and a quarter per cent. for any higher sum. Where the notary has procured the mortgage he generally charges in addition from a quarter to a half per cent. These charges have grown up in the fair way of business without any interference on the part of the Government; and although they are by no means immoderate, they probably afford as good a remuneration as English solicitors obtain according to the present system. It is remarkable that in bureaucratic France the Government should have the good sense to leave the entire question of professional compensation to those who alone are interested in it. In that country legal charges are not fixed before-hand but are left to private agreement, and we are presuaded that any scale of costs to be issued from the new Registry Office ought, as far as possible, to acknowledge the same reasonable principle.

Numerous articles which have appeared in the daily newspapers are calculated to lead the public a good deal astray as to the probable expense of proceedings under the Act. A writer in the Times loudly applauds the scheme, assuming all the while that the fees payable to the office are the main expense of the first registration of an estate.

An estate, he says, of the value of £5,000 may be registered for a fee of £8 10s., and of £50,000 for £38 10s., or about 1s. 6d. per cent., and he adds that when it is considered that this registration establishes the title as indefeasible, and does away once for all with the enormous expenses and delays incident to the ordinary mode of investigating titles, thus increasing the value of the property and rendering it alike easily divisible and transferable, it can hardly be asserted even by the most interested, and therefore the bitterest enemies of the transfer scheme, that the fees on the first entry of an estate on the register are not fixed on an extremely moderate and reasonable scale.

He goes on to state that if the title is rejected the expense will be hardly worth mentioning. "No expense need be incurred except that of laying the abstract before an examiner of title." . . . "If the title is accepted, the registration will be completed at a trifling expense"—and much more of the same kind. He denies that it will be "necessary or advisable that the title should be submitted to counsel before an application to the Registrar, since the examiner of title is to advise the applicant on his title." This is a fair specimen of the absurd and injudicious advocacy with which the land transfer scheme is launched into public notice. Any person conversant with conveyancing business need not be told that the registration fees will be in most cases but a trifling part of the expense of obtaining a

registered title. In the first place—notwithstanding the Arcadian simplicity of the writer in the Times—few persons would think of applying for registration, and sending their deeds into the chambers of one of the examiners of title, without previously having the title thoroughly examined by their own conveyancer; and every body knows how much more difficult it is to satisfy official requisitions than those which are made by private individuals. All solicitors who care to do their private individuals. All solicitors who care to do their duty will take greater pains in preparing an abstract for the Registrar than they would for a purchaser or a mortgagee. It will require all possible care to avoid those "questions, doubts, or disputes" which might render necessary divers expensive references to the judge. The very particulars which he must furnish for the purposes of registration will impose upon him a task of the utmost nicety and difficulty. How careful and special must be the application. difficulty. How careful and special must be the analysis of title that will be required to give "a statement of the persons, or classes or descriptions of persons, that are or may become entitled to such lands, and of the estates, powers, and interests that exist, or may arise estates, powers, and interests that exist, or may arise or become vested in such persons respectively;" and also "a statement of the mortgages, charges, and incumbrances affecting such land or any part thereof, and of the persons entitled thereto, both at law and in equity." Mr. Cookson well observed, in the elaborate paper which we published last week, in reference to the "exact record" of title:—that "nothing, perhaps, is more difficult to a lawver than to express concisely, and difficult to a lawyer than to express concisely, and with absolute accuracy, the whole effect of a written instrument. One of our most eminent conveyancers, who was recently asked which of the two he would prefer drawing for the same fee—the deed or the concise summary of it for the record of title—unhesita-tingly said 'the deed.'" It is desirable, therefore, that public should not be allowed to run away with the notion that solicitors will be mere agents or brokers for the procurement of registration, and that all the professional skill and labour for this purpose will be supplied by the officials of the registry office. Quite the contrary, indeed, is the truth of the case. The Registrar and examiners of title will owe to the public the undivided duty of seeing that no land is improperly put upon the register—that no person is proclaimed to be indefeasibly entitled who ought not to be—and the ap-plicant will necessarily be left to fight his own battle with such professional aid as he may be able to obtain. This must be borne in mind when the scale of costs comes to be settled. If it be not it will be so much the worse for the chances of this new legal department, so far as the amount of its business is concerned.

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# HOUSE OF LORDS DECISIONS, 1862.

THE MIDLAND RAILWAY COMPANY v. TAYLOR, 7 W. R. 401; on App. Ho. Lds. 10 W. R. 382.

The maxim that "equity follows the law" does not appear to possess more truth than would be conveyed by the statement that equity does not follow the law. So far as the maxim means anything, it applies to the deductions only, and not to the data, of equity jurisprudence. Once, indeed, that an equitable interest is created, it becomes subject to all the vicissitudes in respect of transmission, &c., to which a common law interest would be open. But the creation of such an interest is the creation of a right not recognised at law. Most, therefore, of the peculiar difficulties, and, we might add, most of all the difficulties, to be found in cases in chancery, relate to the single question of jurisdiction, or, in other words, to the existence of an equity in the plaintiff. These views are, we think, well borne out by the present case, the few facts of which were as follows:

A certain amount of stock was standing in the books of a railway company in the joint names of A. and B. A. forged the name of B. to a deed purporting to be a transfer of the shares to a purchaser, who then obtained from the company a transfer of the shares into his own name. The Master of the Rolls held that the administrator of B., who had died shortly after the transaction, had an equitable remedy to compel the company to refund the value of the stock. By various sections in the Acts by which the company was regulated it was provided that the company should keep a record of the names of the shareholders, with the usual power to them to transfer; but the company was wholly discharged from seeing to the rights of any cestuis que trust what-

The gist of the argument used on behalf of the appellants may be briefly stated thus,-A. & B. were joint tenants of the shares; the legal interest, therefore, upon the death of B. survived to A., and as "equity follows the law," the representative of B. has no right to the aid of the Court—especially as the company is discharged by the Acts under which it has been constituted from paying any regard to the rights of any cestuis que trust. This argument, it is obvious, proceeded upon an incomplete view of the original rights of the parties. The reasoning affords an adroit instance of an ignoratio elenchi. It is true, but proves nothing conclusive. For the right of the representative of B. was founded, not so much on contract as on tort—on the breach of duty by the company, in acting on an invalid deed of transfer, instead of retaining the shares in the names of the parties entitled at law thereto, although expressly required to do so by the section of the Act cited. The plaintiffs' claim to relief in equity was based upon the breach of duty by the company as the agents of the plaintiff. Although the right of the plaintiff thus rested upon a breach of duty, the commission of which must, as a genereal rule, be first ascertained in a court of law, or be admitted by the defendant, yet a demurrer to the jurisdiction, if originally filed, would have been overruled. For, if an action had been brought it should have been in the names of A. & B., and the transfer made in the name of the latter would have been a bar to it. The Court of Chancery, therefore, had jurisdiction to entertain the suit, on the ground that there was no remedy available at law.

It was held in Davis v. The Bank of England, 2 Bing. 393, 5 Barn. & Cress. 185, that an informal transfer amounted to nothing, and that a party injured thereby might sue for such dividends, as, if the transfer had not been made, he would have been entitled to. This decision, however, merely shows that the party injured may treat it as a nullity, if he so chooses. For the breach of duty gives him a new specific right upon which he may graft an equity. This is shown by the decision in Sloman v. The Governor and Company of the Bank of England and Christopher Picard, 14 Sim. 475. In that case one of two trustees of a sum of stock sold it out under a power of attorney, to which he had forged the signature of his co-trustee, and some time afterwards absconded. It was there held that the Bank of England was compellable, in a court of equity, to reinvest the stock in the name of the other trustee. And this equity is to be enforced, not to the detriment of a fair purchaser, but to that of the company, or person making the transfer: Ashby v. Blackwell, 2 Ed. 299.

As to the authorities upon the general doctrine of the liability of trustees and executors in such cases, wide Sadler v. Hobbs, 2 Bro. C. C. 114; Scurfield v. Howes, 3 Bro. C. C. 90; Rowth v. Howell, 3 Ves. 565; Knight v. Lord Plymouth, cited ib.; Honey v. Blakeman, 4 Ves. 596; Bacon v. Bacon, 5 Ves. 331; Adams v. Clazton, 6 Ves. 226; Caffrey v. Darby, ib. 488; Chambers v. Minchin, 7 Ves. 186; Doyle v. Blake, 2 Sch. & Lef. 231; Brios v. Stokes, 11 Ves. 319; Langford v. Gascoyne, ib. 333; Wren v. Kirlon, ib. 377; Lord Shipbrook v. Lord Hinchinbrook, 16 Ves. 477; Tebbs v.

Carpenter, 1 Mad. 290; Underwood v. Stevens, 1 Mer. 712.

It should be carefully borne in mind, that, although a public company be discharged by the Acts constituting it from taking notice of any trusts, express, implied, or constructive, such a permission by no means discharges them from liability to be sued in a court of equity, in cases where the equity constituting the foundation of the trust centres, as in the present case, in the nominal, or legal, owner. A like rule obtains where the equity sought to be enforced primarily arises between the trustee and the cestuis que trust of stock or shares. If, for instance, trustees of stock refused to transfer to the cestui que trust thereof, on his filing a bill, the Court would order a transfer to be made to him. The present case determines, we think, a point of a somewhat novel nature. It extends the principle of the decision in Sloman v. The Bank of England, to the representatives of parties injured by the tortious acts of public companies. As by the statute 4 Ed. 3, c. 7, the maxim actio personalis moritur cum persona was deprived of its applicability to injuries done to the chattels of a deceased owner, so the present case shows that the cor-relative equity, even though it be but a bare right to litigate, is equally as descendible as the legal right.

CHARITABLE USES AMENDMENT ACT .- The period -viz., a year-allowed by the Mortmain Act of 186 for the enrolment of Roman Catholic trust deeds0 expired on the 28th of August, 1861, and was to a very great extent taken advantage of. The Mortmain Act of the session of 1861 (24 Vict. c. 9), made further provision for the enrolment of trust deeds, where the deed declaring the trust was separate from the instrument conveying the property. This Act authorised the ment conveying the property. This Act authorised the former deed only to be enrolled, and, as to past instruments, it allowed for enrolment a year from the 17th of May, 1861. Upon the previous state of the law, and the probable effect of the Act of 1861, the reader will find a detailed account, ante vol. 5, p. 451. The present sta-tute extends the period allowed for enrolment by the Act of 1861 until the 17th of May, 1864. The second section removes a possible doubt regarding the applicability of the Act of 1861 to lands of customary or copyhold tenure, and expressly extends the operation of that Act to lands of this tenure. The third section dispenses with the necessity of the acknowledgment, preliminary to enrolment, of deeds executed prior to the passing of the Act of 1861. The fourth section of the present Act brings under the operation of the Act of 1861 those cases in which the separate declaration deed only, and not the conveying instrument, has been executed after the passing of the Act of 1861. The fifth section consti-tutes money sunk in improvements "money paid by way of consideration for the purchase of the said land. The last section is likely to prevent much mischief that might otherwise arise, both by reason of the nullification of a voluntary grant, and also by the acquisi-tion by the heir of the donor of the money of the intended donee. We think that it is high time that there should be a single and comprehensive code of our entire mortmain law, which is at present piece-meal and defective.

# The Courts.

SHERIFFS' CCURT. (Before Mr. GIBBONS.)

Oct. 23 .- Fraser and Another v. O'Brien .- In this case the plaintiffs were attorneys and sought to recover a bill of costs, and the defendant was described of "Newgate, prisoner."

Mr. Branwell, for the defendant, did not dispute the case

upon its merits, but at the time the defendant was served with the writ, he was a prisoner in Newgate.

His HONOUR .- I have jurisdiction over Newgate.

Mr. Fraser.-The defendant was served in Newgate, because

we could not get at him anywhere else.

Mr. Branwell.—Newgate cannot be said to be his residence, nor his place of occupation. Neither can he attend to the summons when served. It has been held that a person cannot be served in a public-house.

Mr. Fraser.—The defendant was sentenced to three months'

imprisonment for a very gross libel, and as we could not get his address, we waited till we caught him in Newgate.

Mr. Branwell.—I must press the point that a prisoner con-fined in a gaol for an offence cannot be served with process in

His HONOUR held that the Court had jurisdiction over Newgate, and quoted a case of Massey v. Burton, in which the Lord Chief Baron had laid it down that where a man stayed at

Mr. Branwell.—But here is a man undergoing his sentence.
His Honour.—I must hold that there is a good service, and

find for the plaintiffs with costs.

# Correspondence.

CAN ILLEGITIMATE CHILDREN TAKE UNDER A LIMITATION TO CHILDREN IN A CONVEYANCE?

I shall be glad to have the opinion of any of your readers whether an illegitimate child is entitled to take with legitimate children under the following limitation in a deed.

Land purchased with money received by a married woman, C. D., from the executors of her father's will, but not bequeathed to her separate use, or subject to any trust for her benefit exclusive of her husband, was conveyed to the uses of the joint appointment of the husband and wife by deed, and, in default of appointment, to the use of the husband and wife, and the survivor for life, with remainder to the use of all and every the child and children of the said C. D. now and hereafter to be born, who shall live to attain the age of twentyone years, or marry, equally, share and share alike, and to their respective heirs and assigns for ever, as tenants in com-mon, with remainder to the use of the right heirs of the said

At the time of the conveyance C. D. had one illegitimate child, and three legitimate children. Is the former entitled to a share with the legitimate children of the land under the limitation, C. D. having died without joining her husband in the exercise of the power, save for the limited purpose of mortgaging? LECTOR.

# The Provinces.

BIRMINGHAM—COUNTY COURT.—At the sitting of the Court on Wednesday, the 22nd ult., Mr. Harris, the deputy judge, addressed the members of the profession present with reference to the resignation of Mr. Leigh Trafford, and of his own retirement from his position as deputy judge. In the course of his address Mr. Harris bore testimony to the ability of the gentlemen practising in the court, in the conduct of the cases intrusted to their care, and thanked them for the the cases intrusted to their care, and thanked them for the uniform kindness and courtesy with which they had treated him while he had sat in that court. Mr. Motteram on behalf of the gentlemen practising in the court, thanked Mr. Harris for his high commendation of them, and expressed the deep regret they all felt at the resignation of Mr. Trafford, and his own retirement.

SALFORD .- The new wing on the west side of the Salford Town Hall, was formally opened on the 23rd ult. The proceedings commenced in the new Court of Record, to the purposes of which one of the principal rooms in the wing has been devoted. The judge, Mr. J. Kay, took his seat soon after

The learned Judge, addressing the mayor and the corpora tion, said he hoped he might be permitted, on his own behalf, and on behalf of both branches of the profession, to offer their sincere thanks to the Mayor and corporation of Salford, for the very convenient and handsome court house and offices which had been provided for the business of that ancient court. Salford Hundred Court of Record was one of the most sucient institutions in the country. It was founded in the Angloinstitutions in the country. It was founded in the Anglo-Saxon times, in all probability long before the time of King

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Alfred-more than one thousand years ago. In the Anglo-Saxon times the Court had an ecclesiastical, civil, and criminal jurisdiction. Wills were promulgated, slaves were manumitted, and bargains of sale were concluded there, and the most considerable of the deeds were inserted in the blank leaves of the parish Bible, which thus became a kind of register too sacred to be falsified. The Court had jurisdiction over the whole of the hundred of Salford.

At seven o'clock a conversazione took place, to which the Mayor had issued a large number of invitations. Among those present were Mr. Serjeant Wheeler, Mr. J. Kay, Mr. C. H. Hopwood, Mr. S. Pepe, Mr. E. R. Langworthy, Mr. S. Heelis, and other members of the profession.

# Colonial Tribunals and Jurisprudence.

#### INDIA.

It has been decided by the Chief Justice of the High Court, Calcutta, that all pleadings in that court shall be in the English language, The same rule will probably be adopted in Madras and Bombay.

The Chief Justice of Calcutta has nominated Baboo Sumbhoonath Pundit to the vacant judgeship of the High Court. The Chief Justice entertains a high opinion of the pundit's professional abilities.

### NEW SOUTH WALES.

This colony is about to follow the example of its neighbours by adopting the Real Property Act of South Australia, of which Mr. Torrens is the author. The Government, by the advice of its Attorney-General, had produced two bills framed on the model of those presented to the House of Companys by Sir. model of those presented to the House of Commons by Sir Hugh Cairns, but the select committee of the assembly to whom the bills were referred sent for Mr. Torrens and examined him at great length, and it is said that his evidence so satisfied them of the superior economy of his system that they recommended its adoption. The bill will probably be passed without obstruction.

# Foreign Tribunals and Jurisprudence.

#### FRANCE.

#### CRIMINAL STATISTICS.

The following curious statistics respecting criminals in France have recently been published. It appears that the number of convicts in France sentenced to hard labour is 7.690. Of these 1,965 are sentenced to hard labour for life; 3,070 to hard labour from five to ten years; 2,239 to hard labour from 11 to 20 years; 282 to hard labour from 21 to 30 years; 41 to hard labour from 31 to 40 years; 23 to hard labour from 41 to 50 years; and 9 to hard labour for 51 years and upwards. 4,750 of these convicts were guilty of robbery; 1,027 of murder; 459 of attacks on women; 233 of incendiarism; 168 of attempts to assassinate; 162 of wounding and maining; 159 of forgery; 140 of coining; 24 of fraudulent bankruptcy; 26 parricides. The majority of the convicts are from 20 to 40 years of age; 120 from 16 to 20; and 270 from 60 to 70. The rural districts supply more than one half of the convicts; 2,452 were born in cities, and 643 are foreigners. 3,992 of the convicts know not how to read or write, 2,900 read imperfectly, 91 only have received a superior education; 1,278 of the convicts were originally farm: labourers or gardeners. There are 1,078 day labourers, 167 masons, 345 weavers, 243 domestic servants, 184 smiths, 175 tailors. There are, moreover, among the convicts, five ecclesiastics, three comedians, six notaries, and only one professor of literature. The department of the Seine supplies the greater number of convicts, and next the departments of the Cotes-du-Nord, the Nord, and the Aisne. The departments of the Basses Alpes, the Ariege; and Vendés supply the fewest convicts.

#### Rebiem.

De Bodmeria Secundum Jus Per Se, Nec Non Secundum Jus Germanicum, Hanseaticum, Borussicum, Danicum, Norvegi-cum, Suocicum, Balavicum, Anglicum, Russicum, Gallicum, Italicum, Hispanicum, Lusitanicum, Brasilicum, Romanet :

Scripsit Carolus Hermannus Herricus Doctor Juris Utriusque. Lubecae: Impensis Dittmerianae. Londini: apud W. Maxwell. FRANCK, Dittmerianae. Librarae Parisiis: apud A. Franck, 1862.

Bottomry and general average are closely connected in principle with the law of nations. It was "the law of the that gave rise to an international law of the land. International usages first sprung up in consequence of the spread of maritime trade. Not being connected with any local code, they have been mainly founded upon the natural, or moral, as distinguished from positive, law. They are, consequently, a part of the jus gentium which is defined in the Institutes to be that law which "naturalis ratio inter omnes homines constituit" and constitute, themselves, the "jus intergentes," or international law. No text-book on bettomry, as defined by the local code of any particular nation, could, therefore, but all adequate to the requirements of the philosotherefore, be at all adequate to the requirements of the philosophic jurist—still less would a treatise of the sort we have stated be of any practical use to the merchant concerned in extensive maritime speculations. To fulfil the desires of the jurist and merchant alike, therefore, the author of a treatise on bottomry should be conversant as well with the fundamental principles of maritime jurisprudence, as with the conventional precepts of the national code. Of such a character is the treatise before us, in which we are at a less whether most to admire the originality of conception and breadth of view of the author, or his intimate familiarity with the legal doctrines, to say nothing of the languages, of all the leading European States.

Before we enter upon any discussion of the subject matter of this work, we cannot but notice an objection to its arrangement. The last part, which treats of the Roman law, should have formed the first, or at least the second, part. Such a collocation appears called for not only upon chronological but also upon logical grounds. For the Roman maritime code, like every other branch of the civil law, is more firmly based upon the natural or moral law, and less upon positive precept, than the enactments of any modern nation. Precedent in point of time, it has also been the parent of most of the mari-time usages of modern nations.

The author in the preface states his intention to be to explain the law of bottomry both according to the natural and positive law of states et secundum jus per se, et secundum jura civitatum majorum. Although words are, to use an expression of Lord Bacon's, the counters of wise men, yet, we think, that an author shows but an indiscreet love of variety when he employs an unusual nomenclature. We have never before met the phrase jus per se, and shall not regret relinquishing its acquaintance, when closing the present treatise. The author defines this quaint expression to mean that law which is impressed on nature by Goo—quod Deus ingenuit rerum universitati, cujus fons Deus est non homines. Dr. Franck doubtless means by the expression universitas rerum both external and internal nature, the world and the mind, the me and the not-me; just nature, the world and the mind, the me and the not-me; just as the phrase, principle of nationality, is used to denote both the natural division of the surface of the earth into different countries by means of its diversity of physical configuration, and also the sceling of patriotism thus indirectly evoked by means of the social affections. Dr. Franck's definition of just per se, moreover, is illogical. The objects of the senses, such as color, sounds, smells, &c., are directly impressed upon nature by the Deity, and yet they are no form of law. Law implies a uniform active power, or causation manifested in implies a uniform active power, or causation manifested in different phenomens. The author himself unfolds some such diperent pienomena. In antior nimeer unfolds some such idea, when he says "universitas igitur in copid immensa relationum deprehendiur." He then proceeds to develope the psychological relations of his position regarding "jus per se," and offers various observations of a transcend-"jus per se," and offers various observations of a transcendental character which we consider to be rather out of place in a juristical treatise. They are, however, concisely expressed. He considers this jus to be perfect, but derivative or positive law not to be so. This distinction is unwarranted. All the laws of nature, whether psychological or physical, are perfect, for the same reason, as that assigned by Dr. Franck for his opinion regarding jus—viz., that they come directly from the Deity. But our knowledge of none of them can be said to be perfect. Look's selected positive—that progrits. said to be perfect. Locke's celebrated position—that morality admits of demonstration—has had but few advocates. Positive law, on the other hand, being an emanation from the human mind, is, consequently, more easily comprehended than the abstract theorems of the natural law. We think, there-fore, contrary to Dr.) Franck's opinion, that positive law admits

of being as easily comprehended by the jurist as natural law, although the latter is in its own nature more abstract, and consequently, more susceptible of a scientific development and exposition.

The first chapter, which treats " De momento aconomico bodmerice" is not strictly pertinent to the subject-matter of a legal treatise. Until the doctrines of free trade shall have been universally accepted as the code of humanity and civilization, and shall have received an effectual recognition from the Commonwealth of nations, so as to become a part of the law of nations, it is idle for the jurist to descant on the commercial importance of what belongs to the more general question of the freedom of trade. As the chapter is short, however, it forms a pleasing transit from the very abstract subject-matter of the first chapter, to the practical commentary contained in the rest

of the treatise.

The author first treats of bottomry secundum jus per se, or in its relations to international law. Here a new objection suggests itself to the use of the uncommon phrase jus per se, for but a small part of the international code is derived from the natural law; while bottomry, or navigation in general, has not more than architecture, or carpentry, any connection with the natural law. He describes the term bottomry (bodmeria) as having three significations; first, that of bottomry properly so called; secondly, as including respondentia also; and thirdly, as comprehending any article of value whatsoever, or sum of money, which the debtor will have on the completion of a voyage, and promises to give the lender with interest, provided that the voyage eventuate successfully. A fourth class of contingent debts or quasi bottomry cases is referred to by the author, such as a loan of seed corn to be repaid out of the crop, if any. But these are altogether out of the scope of maritime jurisprudence. The author also distinguishes between voluntary bottomry (bodmeria voluntaria), and what he terms (bodmeria rei pignertwa causa necessaria), a loan contracted in order to prevent the destruction of the thing hypothecated. This, if done for the benefit of the ship freight and cargo, is what in our law would be termed general average.

Dr. Franck next discusses a few interesting questions, such as whether the master of a ship may be both the lender and borrower on bottomry. This he answers in the affirmative, provided that he only charge a proper interest—an opinion in which we readily concur. The chapters on creditor and debtor in bottomry transactions abound in observations such, for instance, as that a trustee or guardian can lend in bottomry—a position which few could doubt, and which raises a question solely appertaining to fiduciary law. They are also redolent of an author fresh from the Institutes, the style of which they closely imitate. Although the Roman civil law constitutes the chief portion of those precepts of our code which are founded, not on technical rules, but on principles of natural justice, yet few can fail to perceive that scarcely a single sentence in any portion of the Justinian compilations admits day. Dr. Franck considers that the master may bypothecate the ship if the loan be necessary, and if the owner be absent. This is, we believe, a universal, as it is also the English, rule; The Alexander, I Wm. Rob. Adm. Rep. 361; Weston v. Wright, 7 Mee. & W. 396; Vaughan v. Fitzhugh, 3 Jur. 1002. The onus of proving that the loan was necessary, however, rests on the creditor; The Lochiel, 2 Wm. Rob. Adm.

Rep. 45.

The sixth chapter, which relates to the stipulation implied in bottomry—de conditione bodmeriæ—is exceedingly good, and contains some practical observations on war risks, distinguishing between contracts when entered into prior to, and when

entered into during, a period of hostilities.

The second book opens with an account of the German law as settled by the delegates of the Germanic Confederation at Frankfort-on-the-Maine, in 1856. Dr. Franck passes, we think without sufficient grounds, some severe strictures on several of the articles agreed upon at the Conference. He considers, on the whole, however, the laws then promulgated to be the best maritime or commercial code ever given to the world. The third book contains an account of the laws of the Hanse Towns, stated, we have no doubt, with care and accurate fide-lity. According to the Hanseatic law, money due for salvage, lity. According to the Hanscatte line, maney due to saving, mariners' and masters' wages, and expenses incurred respecting the ship after the bottomry loan has been contracted, take priority of the bottomry loan. This principle has been closely followed in the resolutions of the Congress on General Average at Glasgow in 1860 (vide ante, 395). On the chapters which severally treat of the Prussian, Danish, and Norwegian laws

on this subject, we do not deem ourselves competent to offer any comments, as we do not profess to have compassed the whole varied domain of continental jurisprudence. We have no doubt, however, that they harmonize in point of merit with the rest of the treatise. The chapters on the English law on this subject abound in the most judicious observations. They also contain a choice selection of cases, a set of forms of bottomry and respondentia bonds, and a list of the English and American writers on this branch of law. The succeeding chapters severally treat of the Russian, French, Italian, Spanish, Portuguese, and Brazilian laws relating to bottomry. The last chapter relates to the Roman law on this subject, and is

replete with interesting comments thereon, and especially on the extent of interest impliedly assigned in bottomry. It would have been, we think, a better course for the author to have inserted in his chapter de bodmerià secundum jus per se a statement of the various municipal laws that pro-fessedly conform to the precepts of jus per se, and, sub-sequently, to notice, in the chapters relating to the several countries, the divergences from this law peculiar to each country. Instead of this, Dr. Franck gives first but an outline of bottomry secundum jus per se, and afterwards, in his comments on the laws of the different European States, repeats the observations already offered by him on bottomry secundum jus per se. We are surprised the learned author did not include America within the scope of his extensive investigations. There is, perhaps, no country in the world where the precepts of the natural law have been better adapted to the varying circumstances of time and place than in America. A review of the American bottomry code by so competent an authority as Dr. Franck would be especially valuable to the English jurist, because it would elucidate the application of the principles of the moral law, or of jus per se, to a legal system similar, indeed, to his own, yet, as not being in strict conformity to the common law, presenting fewer technical impediments to the application of the rules of the natural law than are to be found in the legal system of England.

We have perhaps noticed the blemishes in this book at too

much length. In common with all sublunary productions, it has its defects; but they are almost unimportant, when contrasted with the general merit of the work. In point of learning and industry we know no similar book of the present day to be compared with it. It shows how the most profound and philo-sophic comprehension is consistent with the power to grasp and classify minute details. The treatise is mainly written in Latin, the style of which would do honour to Tribonian himself; but the author exhibits an acquaintance with all European laws the author exhibits an acquaintance with all European laws affecting his theme, and also with nearly all European as well as classical languages. Indeed, in this respect the book is a marvel of learning. We heartily congratulate the learned jurist upon so successful a termination of his labours, and only regret that his exquisite power of analysis seems to prompt him rather to elucidate the theories of the ancients, than to harmonize and codify the rudis indigestaque moles of modern legal rules. This is, we believe, the work which calls for the labour and devotion of the jurist of the present day.

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#### THE LAWS RELATING TO PERPETUAL ENDOWMENTS.

The following paper was read by Mr. Thomas Hare at the meeting of the Social Science Association in June last:-I propose to take up this subject at the point at which the more recent inquiries have left it.

The House of Commons in 1844 and 1851 appointed select committees on this class of laws. The committees made reports in July, 1844, and June, 1852. The Law Amendment Society, in July, 1844, and June, 1852. The Law Amendment Society, in 1860, referred it to a committee, which reported to the Society in June, 1861. That report submitted propositions which would make the law of England intelligible in principle and consistent with itself. The scheme in substance proposed to abblish the distinction between real and personal estate in such perpetual dedications of property, enabling every person to give land as freely as he can give money; but requiring that all land so given or devised, except such sites or plots as might be necessary for the institution that is founded,—as, for example, the land on which the church, or school, or as might be necessary to the institution that is bounded, or for example, the land on which the church, or school, or hospital stands,—should be sold and converted into money, within three, or, at the farthest, seven years, and that all charitable foundations should at the end of thirty years be subject to revision by a committee of the Privy Council, when such a new direction might be given to them as should then

be deemed most for the public benefit. The discussion which arosa upon this report was very instructive in showing the great diversity of opinion, even amongst reflecting men, of the ends to be attained by legislation on this subject. The first proposal, that of abolishing the restriction on gifts of land, was rejected by nearly half of those who took part in the discussion because it would facilitate and the state of the sta discussion, because it would facilitate and encourage charitable foundations; and the second was rejected by about an equal number, because they thought it would have the contrary effect, and discourage them. Neither of the Commons' reports has come under discussion in the House, or we should doubtless have seen still more remarkable examples of this diversity

We are thus brought immediately in face of that necessity which Mr. Mill, in his chapters on the Logic of the Moral Sciences, points out as existing for "a set of intermediate scientific truths, derived from the higher generalities of science, and destined to serve as the generalia or first principles of art," and destined to serve as the generalia or first principles of art,"
—"for those general premises determining what are the proper objects of approbation, and their proper order of precedence."
"Every art," says Mr. Mill, "is a joint result of laws of nature disclosed by science, and of the general principles of what has been called teleology, or the doctrine of ends." "The general premises, together with the principal conclusions which may be deduced from them, form (or rather might form) a body of doctrine, which is properly the art of life, in its three departments, morality, prudence or policy, and esthetics; the right, the expedient, and the beautiful or noble, in human conduct and works. To this art (which in the main is, unfortunately, still to be created) all other arts are subordinate; since its prinstill to be created) all other arts are subordinate; since its principles are those which must determine whether the special aim of any particular act is worthy and desirable, and what is its place in the scale of desirable things." †

In endeavouring, therefore, to afford a reasonable scope and assign a reasonable limit to the legal right of the individual to appropriate property, or its fruits, to fixed and permanent uses, beyond the reach of contemporary power, let us attempt, in the first place, to settle in our minds a definite idea of the end we think it desirable to stain by such appropriations, or

the teleology applicable to the question.

We are not now dealing with the right of any man to dispose of his property to whom or how he pleases, but with the extent to which he should be allowed to create posthumous laws to govern the possession or distribution of the surface and fruits of the earth, after his own decease, for indefinite ages or all time,—which is purely a question of civil jurisprudence founded on expediency. It must depend on the nature of the force which mankind in one generation should exercise on the generations that come after it. The influence or force which any former age exercises upon our own is in a great degree measured by the virtues of that age, affected, of course, by our own original and inherited capacity of profiting by its teaching and its example. The higher, therefore, we are able to raise our own standard of action in the art of life, the right, the expedient, and the beautiful or noble, the more likely we are

expedient, and the beautiful or noble, the more likely we are to exercise an influence for good on those who succeed us. We know of no standard for human works and conduct more exalted than the Christian type and precept. But the charities they point out for our guidance are the charities of the living to the living. Regard is not shown to the magnitude of the offering or the grandeur of the result, but to the personal motive and the personal sacrifice. Such charities have nothing in common with the vicarious distribution, by the executor or the trustee, of the alms of deceased persons. The christian teaching is not to be liberal of what we can no longer hold, or, as Bacon puts it, the giving that which is no longer our own, but has become the property of some one else. Prescribing constant watchfulness, it enjoins on its disciples that not sparing themselves, casting aside sloth, whether of body or mind, they should so live and act that their youth may grow up in the spirit of charity; with its principles written on the living tables of their hearts. It affords no shadow of countenance to vain attempts at dictating moral obligations by rules and statutes, the work of lawyers, converting men into machines, crippling their volition, and destroying their own moral responsibility.

The moral influences of each generation on posterity are not, however, merely personal: they are largely affected by material causes. As the life of a nation is matured, each age, not wholly barren of energy and worth, leaves behind it monu-ments that invite the sympathies of succeeding generations,

and are designed to preserve and transmit to them the memory of those things which are deemed to be in the highest degree deserving of their regard and veneration. Feelings like these have raised throughout our land cathedrals churches, college schools, civil edifices, (like those in which we have assembled in this metropolis,) and have set apart a certain portion of the property of the nation for the maintenance of classes of man property of the nation for the maintenance of classes of many whose function it is to keep alive and advance the piety and learning committed to their offices and care. Nor is the body to be disregarded. Science has opened, and continues to open, new fields of charity. The humane sympathies of early times were satisfied by affording space for the sick around the temples of Æsculapius, or in appropriating sheds or houses for lepers; but the progress of physiological knowledge has been the forward of the superior of ficers of forwarding humanitals sumplied shown the far superior efficacy of commodious hospitals supplied with a permanent staff of instructed men, and of instructed women also, addressing themselves to the cure or relief of every form of human suffering. All such objects, and others, that cannot be effected by individual, detached, or unconnected efforts, and which require a degree of organization and permanence greater than can be insured by the fugitive powers of a single generation, are clearly proper objects of charitable and perpetual trusts.

It will be observed that, in all the cases which have been referred to, the endowments are attached to a function. functionary or recipient-whether he be priest, professor, physician, teacher, scholar or patient—does not receive the aid or the maintenance given to him as an end, but only as a means of accomplishing a greater good for himself or others. The bounty is directed to the subordinate purpose of enabling the receiver—by the instruction which he obtains, or the strength which is given or restored to him, to employ himself more effectually for his own and the general benefit. It has a higher purpose than the satisfaction of ordinary bodily wants. May we not, therefore, adopt this distinction as a test of the pro priety of all perpetual dedications of property known as charitable trusts? Let every generation be assisted by law, and invited by sentiment, to transmit to posterity such institutions as shall be thought most fitted to elevate the character, enrich the intellect, and increase the powers of man; but let no genera-tion attempt to impose upon its successors the perpetual obliga-tion of dealing in a prescribed manner with those fruits of the earth which the labour of those successors must produce, unless it be with the larger view of promoting such higher purposes. Tried by this test, all the so-called charities with which England is covered for giving away food, clothing, fuel, or money, sources other than those of private and spontaneous benevolence may be regarded as not less vicious in principle than they are They are the attempts of deceased persons to interpose and chill the sympathies of the living by converting what should be their free and graceful bounty into a tax to be grudged and wrangled about. They are the covetous—perhaps unconsciously covetous—efforts of those who have gone before to forestall the duties, and the blessings, which are the just share of those who come after them. Instead of the love and gratitude which is the natural consequence of spontaneous and selfdenying bounty, these gifts are known to proceed from no liberality of the dispenser; every would be-recipient claims a right which he measures according to his own estimation, and

the ordinary consequence is jealousy, envy, and discontent.

There is a further and distinct form of mischief in all institutions under which the common necessaries of life are dis-pensed in a periodical and stated method, occurring regularly and permanently, and not merely in times of emergency, to classes of persons on any other condition than that which is the lot of mortality—as the result of useful labour. Gibbon has described the state at which the prorer citizens of Rome had arrived in the beginning of the fourth contury, when gratuitous or nearly gratuitous distributions of food, and luxurious indulgences, purchased or procured the tranquillity of the capital.

"For the convenience of the lazy plebians, the monthly distribution of corn was converted into a daily allowance of bread; a great number of ovens was constructed and maintained at e public expense; and at the appointed hour each citizen, who was furnished with a ticket, ascended the flight of steps, which had been assigned to his peculiar quarter or division. and received either as a gift, or at a very low price, a loaf of bread, of the weight of three pounds, for the use of his family." After mentioning the vast quantity of bacon annually bestowed on the same classes, he tells us that the baths of Antoninus, Caracalla, and of Diocletian, were open at stated hours for the indiscriminate service of the senators and people. "The walls of the lofty apartments were covered with curious mosaics, that imitated the art of the pencil in the ele-

† Id. p. 546.

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<sup>\*</sup> Mill, "System of Logic," Book VI., chap. xii., vol. il., pp. 545, 546,

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gance of design and the variety of colours. The Egyptian granite was beautifully incrusted with the precious green marble of Numidia; the perpetual stream of hot water was poured into the capacious basin through so many wide mouths of bright and massy silver; and the meanest Roman could purchase with a small copper coin the daily enjoyment of a scene of pomp and luxury which might excite the envy of the kings of Asis. From these stately palaces issued a swarm of dirty and ragged plebeians, without shoes and without a mantle; who loitered away whole days in the streets or forum, to hear news and to hold disputes; who dissipated, in extravagant gaming, the miserable pittance of their wives and children, and spent the hours of the night in obscure taverns and brothels, in the indulgence of gross and vulgar sensuality." \* The degree in which the social and political condition of the same city is affected in the nineteenth century, by not dissimilar causes, would be a subject not undeserving the inquiry of statesmen, and on which valuable information is afforded in the evidence given before the

Mortmain Committee in 1851.†

1 It is dangerous, by resting in the complacent belief that we are not as other nations, to neglect any tendency in our insti-tutions to lower the type of individual character. Our Legisla-tion should rather be directed, above all things, to promote its alevation. I quoto again from the Logic of the Moral Sciences: -"The ideal nobleness of character, or a near approach to it in any abundance, would go further than all things else toward making human life happy, both in the comparatively humble sense of pleasure and freedom from pain and in the higher meaning, of rendering life, not what it now is, almost universally puerile and insignificant, but such as human beings with highly develoyed faculties can care to have." ‡ The faculties of man are strengthened by their exercise, and

our institutions' should be so framed as to multiply the occasions for that exercise. In giving to every successive age the broadest powers of disposition and the most unrestricted right of modification, the one power is controlled and rendered wholesome by the other; and the law aids, as far as it can, the freedom and development of the individual character. It endeavours to place every man under circumstances the best fitted to awake and excite his sense of personal duty and personal responsibility, leaving him none of the excuses for apathy, or indifference to results, which is generated by the feeling that he is a mere agent or machine for performing the will of another: He obeys the law of his conscience, and not of the magistrate a law af love, not of fear.

The amendments proposed by the committee of the Law Society were, moreover, in accordance with that ancient genius and spirit which is remarkably manifest in our laws as to perpetuities. These laws exhibit in a striking manner the contest of the principles of permanence and progression; the framers of the statute De Donis attempting to transmit for ever to their houses the dominion of the land; the judges supported, as they must have been, by the necessities, the common sense, and the will of the people—successfully, after a long struggle, baffling the restriction and breaking the fetter; devices of one class of men to bring property into mortmain, and of another class, or the same class at other times, to liberate it; the self-confidence which pervaded the national life—the meddling spirit that seeks by laws, à priori, to tie up the actions and powers of men, lest they should misuse them, being a later invention. . It was felt that there was strength enough to set right any abuse of power. As society extended, the occasions for the joint contributions of the people also increased, and our elder law-makers never thought it a wise thing to reject the gifts of the wealthy, lest some unnatural parent should be forgetful of the claims of his household, or be mistaken in the wisdom of his disposition. Foundations were created, and property appropriated for every purpose deemed to be beneficial to society; for it was known that when it ceased to be beneficial the property was available for other things. The statute of Elizabeth affirmed and encouraged this disposition. Are the necessities of the state or of charity smaller now? and if not, why should not the nation accept the voluntary gifts of its wealthy members for either purpose? I will not here speak of the state,—but of the poor. In the progress of modern civilization, the inequalities of condition press more and more heavily on the poor. Look at one feature: the difference between the spacious mansions of the rich and the miserable room; of a few feet square, in which the labourer, his wife and children, are huddled together. This is surely a time to reject nothing, and a time, moreover, in which all gifts for the poor should be dealt with for their highest good, accord-ing to the best judgment and discretion of the age in which we live rather than of times which have passed away.

A revision of charitable objects, from time to time, according to the opinions and wants of society, is not a novel principle. The suppression of the templars, and subsequently of the ancient priories with which Winchester College was endowed, in the fourteenth century; the suppression of other religious borness in the fifteenth century. houses in the fifteenth century for the foundation of Eton College, and All-Souls and Magdalen Colleges in Oxford, and College, and All-Sonis and Magdalen Colleges in Oxford, and Jesus College in Cambridge; and in the beginning of the sixteenth century, the establishment by similar means of St. John's and Christ's College, Cambridge, and Brazenose College, Oxford; not to speak of the houses suppressed some years later by Wolsey,—are all examples, much earlier than the schism of the Western Church, of such variations of object, when they appeared desirable. The principle of periodical revision, as the stable and known law of all charitable trusts, would recordile public and private rights: and as it would exwould reconcile public and private rights; and as it would ex-clude the unfounded notion of inviolability, it would exclude also the fancied reproach of spoliation.

It was the statute 9 Geo. 2, c. 36, which invaded the simplicity of the ancient law, and severed, as it were, the filial connexion between the nation and its sons, by forbidding any one, even though he be childless, to devise his estate for the public good; whilst it did nothing to provide for a wholesome stration of charities. I confess, notwithstanding the judicial encomium it has received, I have no respect for this celebrated statute. It was the production of an age in which the religion and morality of the governing classes had sunk to a lower point than, save once, they had ever reached; and it was almost before the dawn of that economic science which has disclosed the several functions and operation of the selfish and sympathetic principles in the order of Divine Providence. It was at a time when the political world had neither the deep sense of personal and national duty which animated the age of Hooker, nor the calm and philosophical appreciation of re-sults taught by Adam Smith. The statute belies its own pro-It is desirable that land should not be held by charities and thus taken out of commerce; but the statute does not prevent it: land is bought and devoted to charities every day.

Courts order investments to be made in land. Private Acts
authorize it, and the quantity of land substantially in mortmain is constantly increasing. The statute shuts only one,
and that the smallest door, If it be desirable to discourage gifts to charities, the statute again shuts only one, and that the smallest door. Such gifts are constantly given, and have been upheld until they have demoralised whole parishes and districts. If it be desirable to prevent the aged or the dying from bequeathing their property to charities, instead of providing for those who have natural claims upon them, let the obligation be defined, and applied to all property alike. If it be necessary to guard a testator from being made the instrument of design-ing persons, or the victim of his own weakness, it is equally desirable to do so, whether his property consist of a field or a mortgage, or money in the bank. The statute affects to protect one case in a hundred, and abandons the other ninety-nine. If precautions or restrictions be required as to the length of time which should elapse between the will and the testator's death,-as to the forms to be observed,-as to the amount or proportion of his estate he may give,—as to the persons who may be legatees, or as to the purposes which are to be favoured, —let certain rules on all or any of these points be prescribed; but the law of England, as it at present stands, is inconsistent and incongruous, and a reproach to the jurisprudence of an enlightened nation.

# Bublic Companies.

# DEESIDE RAILWAY COMPANY.

At the annual meeting of this company, held on the 23rd ult., dividends of 7½ per cent. on the original paid-up Deside stock, and 1 per cent. on the Deside extension line stock were declared for the past year.

## SOUTH LEICESTERSHIRE RAILWAY COMPANY.

At the half-yearly meeting of this company, held on the 28th ult., a dividend at the rate of £4 per cent, per annum was declared for the past half-year.

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<sup>\*</sup> Gibbon, "Decline and Fail," cap. xxxi...
† See the evidence of the Rev. Francis Silvester Mahoney.

<sup>1</sup> Mill, "System of Logic," vol. ii., p. 549, 5th ed.

#### PROJECTED COMPANIES.

THE GENERAL VENTILATION AND ATMOSPHERIC FIRE GRATE COMPANY.

A prospectus has been issued of this company, with a capital of £30,000 in shares of £2. The object is to purchase and introduce a system patented by Mr. Charles Batty, which is alleged to cause pure ventilation and to save 60 per cent. in

LONDONDERRY AND LOUGH SWILLY RAILWAY COMPANY.

A prospectus has been issued of this company, with a capital of £60,000, in shares of £10. The line will be 14% miles in length. The greater portion of the requisite land has been given to the company by the estate holders in the

THE NEW BANK OF CANADA, NOVA SCOTIA, AND NEW BRUNSWICK (LIMITED).

The prospectus of this company has been issued, with a capital of £1,000,000, in 10,000 shares of £100 each. The field proposed to be entered upon is extensive, and, with the connections of the principal members of the board, the results will probably prove remunerative.

# Court Papers.

# Court of Brobate

# Court for Diborce and Matrimonial Causes.

SITTINGS IN AND AFTER MICHAELMAS TERM, 1862.

Probate causes without juries—Wednesday, November 5th, an succeeding days, except Mondays and Tuesdays.

Divorce causes without juries will be taken, when the probate causes without juries are concluded, every day except Mondays and Tuesdays till November 29th, inclusive,

Probate causes with juries—December 3rd, and succeeding days, except Mondays and Tuesdays.

Divorce causes with juries will be taken when the probate causes with juries are concluded, and continued until De-cember 20th, inclusive, except on Mondays and Tuesdays.

The judge will sit in chambers at eleven o'clock, and in court to hear motions at twelve o'clock on Tuesday, November 4th, and every succeeding Tuesday until December 23rd, inclasive.

Papers for motions must be left with the clerk of the papers before two o'clock on the Thursday before the motion is to he heard.

# Unibersity Entelligence.

#### OXFORD.

The Chichele Professor of International Law and Diplomacy intends to lecture upon portions of Wheaton on Mondays and Fridays, during term, at ten o'clock.

# Law Students' Journal.

LAW LECTURES AT THE INCORPORATED LAW SOCIETY.

Mr. THOMAS HENRY HADDAN on Equity, Monday, November 3rd.

Mr. WILLIAM MURRAY on Common Law and Mercantile Law, Friday, November 7.

#### Births, Marriages, and Deaths.

CROOKE—On Oct. 21, at Richmond, the wife of Douglas Parry Crocke, Eq., Barrister-at-Law, of a son.
DORMAN—On Oct. 24, at The Firs, Lawrie-park, Sydenham, the wife of Charles Dorman, Esq., of a son.
MURPHY—On Oct. 23, at 10, Harewood-sq., the wife of J. P. Murphy, Eq., Barrister-at-Law, of a son and heir.

MARRIAGE.

BUNNETT-BANNISTER-On Oct. 23, at St. Fancras, William Thomas

Hume Bunnett, Eaq., to Louisa, third daughter of the late Charles George Bannister, Esq., of the War-office, and of John-st., Bedford-rew.

DEATHS.

FERGUSSON—On Sept. 25, at Woodhill, Canada West, the Hon. Adam Fergusson, Member of the Legislative Council of Canada, and formerly of Woodhill, Perths hire, Advocate.

KELL—On Oct. 25, at Lewes, William Polhill Kell, Eq.

SMITH - On Oct. 23. at Lincoln, in the 65th year of his age, John George Stapylton Smith, Esq., Judge of the County Courts.

# Estate Exchange Report.

AT THE MART.

By Messes. Daniel Smith, Son, & Oakley.

Freehold Estate known as Crabb and Boorman's Farms, in the parish of Beckley, Sussex, containing 54a. 3r. 19p. of Land.—Sold for £1720.

Freehold, the Oak Farm, in the parish of Beckley, comprising Farmhouse, Premises, &c., and 89a. 1a. 35p.—Sold for £2230.

Freehold, 11a. 0r. 3p. of Land in the parish of Beckley.—Sold for £1020.

Freehold, 11a. 0r. 3p. of Land the parish of Beckley.—Sold for £1020.

Bucks.—Sold for £1440.

Bucks.—Sold for £1440.

Bucks.—Sold for £1440.

Bucks.—Sold for £1440.
Freehold, 19a. Or. 27p., Land near Winalow.—Sold for £900.
Freehold, 1a. 3r. 24p., Land near Winalow.—Sold for £160.
Freehold, Two Cottages and 0a. 1r. 27p. of Land near Winalow.—Sold for

Freehold, Two Cottages, 0a, 0r., 16p. of Land, near Winslow, -- Sold for £45.

By Messrs. Broad & Partchard.
Freehold Plot of Land at Bradmore, Hammersmith.—Sold for £2520.
The Absolute Reversion to the sum of £14,200, Three per Cent. Consols payable on the death of a lady aged 35.—Sold for £4320.

By Messrs, J. Dawson & Son.

Freehold, 10a. 3r. 3lp. of Land at Wimbledon, Surrey .- Sold for £3070.

By Messrs. D. S. BAKER & Son.

Leasehold Profit Rent of £42 per annum secured apon No. 8, York-ter., Regent's-park; term 99 years from 1822.—Sold for £685.

AT GARRAWAY'S.

By Messrs. DANIEL CRONIN & SON.

Leasehold, the White Hart Public house, Wigmore-st., Cavendiah-sq.—Sold for £2080.

By Messrs. Warlters & Lovejoy.

Leasehold Wine and Spirit Establishment known as the "Duke of Argyle," Great Windmill-st., Haymarket.—Sold for £4,690.

Freehold Two Residences "Rose Cottage," and "The Grange," in the Seven Sisters-rd., Holloway; also Plot of Land with 256ft. frontage to the Seven Sisters-rd.—Sold for £3,300.

#### London Bagetten.

# Professional Partnerships Dissolbed.

TURSDAY, Oct. 28, 1862.

Langham, James George, & Samuel Frederick Langham, Bartletts-bldgs, London, and Hastings, Attorneys and Solicitors. By mutual consent. Aug 12.

# EBindings-up of Joint Stock Companies.

FRIDAY, Oct. 24, 1862. LIMITED IN BANKBUPTCY.

Anglo-French Porcelain Company (Limited).—Petition for winding-up, presented Oct 22, will be heard before Mr. Commissioner Fenthlanque, on Nov 12 at 1.

# Creditors under 22 & 23 Vict. cap. 35.

Last Day of Clain FRIDAY, Oct. 24, 1863.

Broom, Henry Edwin, Liverpool, Silversmith, Nov 15. Evans & Co, Liverpol.

Liverpol.
Clarkson, Thomas, Worksop, Nottingham, Coal Merchant. Nov 30.
Hodding, Worksop.
Cummings, Matthew, Whitby, Innkeeper. Dec 31. Gray & Pannett,
Whitby.
Dymoke, John, Lincoln, Chemist. Jan 1. Bromehead & Hebb, Lincoln.
Ellis, Powrie, 216 St. Marylebone-rd, Middlesex, Exq., a ListentenantColonel, Royal Artillery. Dec 1. Ellis, Sunderland.
Ford, John, Ledbury, Hereford, Gent. Nov 25. Gregg & Son, Ledbury.
Goold, Anon-Flaxley, Gloncester, Coal Proprietor. Dec 33. Carter &
Goold, Newnham.
Hartshorn, Mary. Bilston, Widow. Dec 12. Mason, Bilston.

Goold, Newsham.
Hartshorn, Mary, Bilaton, Widow. Dec 12. Mason, Bilaton.
Jones, Thomas Williams, Buckland, Dover, Gent. Dec 2t. Elwin, Dover, Peck, Henry, 13 Old Bonds, Boothaker, Dec 4. Webb, 11 Argyllest, W. Taylor, John, Baddiley, Chester, Farmer. Due 18. Broadhurst, Nantwich.

Taylor, John, Maicot, Somerset, Esq. Dec 1. Walters & Co., 9 Lincoln's-inn.
Wilson, Benjamin Francis Dalton, King's-rd, Chelsea, Major-General.
Dec 1. Sadler, 2's Guiden-sq.
Tates, Richard, Preston, Gent. Dec 20. J. & J. Winder, Preston.

## TUESDAY, Oct. 26, 1867.

astable, Henry, Star Yard, Southwark, Job Master. Nov 25. Master. Nov 25.

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Charlwood, George, Tavistock-row, Covent Garden, Florist. Nov 27. Harrison & Lewis, 24 Old Jewry. Deards, William, Leman-st, Goodman's-field, Victualler. Dec 6. Hodg-kinson, Little Tower st. Freakes, Thomas Tickner, Guildford, Maltster. Dec 18. Capron, Guild-

ford, Graves, George Lionel, Acton, Esq. Nov 29. Flint, Lincoln's-inn. Hassell James, Bristol, Tanner. Dec 3. Prideaux, Bristol. Herd, Francis, Rock Ferry, Chester, Widow. Nov 24. Richard Duke,

Liverpool.

Jackson, Elizabeth, Ugthorpe, York, Widow. Dec 31. Gray & Paunett, Jones, Jane, Llangeview, Monmouth, Spinster. Dec 24. Blount & Davis,

I ak s, Mrs. Jane, Llangeview, Monmouth, Widow. Dec 24. Blount & Davis, Usk.
ewis, William David, Lincoln's-inn, Q.C. Nov 27. Harrison and Lewis,

24 Old Jewry.
Mackenzie, Joseph, Aylesbury-st, Middlesex, Victualler. Dec 1. Dim-nock, Suffok-lane, Cannon-st.
Malpas, Elizabeth, 25 Mornington-rd, Regent's Park, Spinster. Nov 27.

Harrison & Lewis, 24, Old Jewry. lartin, Thomas, Clifton, Bristol, Surgeon. Dec 3. Prideaux, Bristol. (ye, Samuel, Wardour-st, Soho, Machinist. Jan 10. Hall, Lincoln's-inn-

neids.
Ogburn, John, Chichester, Baker. Nov 28. Powell & Son, Chichester.
Smith, Sidney, 47 Vincent-sq, Westminster, Gent. Nov 27. Harrison & Lewis, 24 Old Jewry.
Smith, William Talbot, Lincoln Hotel, Manchester-sq, Victualler. Dec 1.
Dimmock, 2 Suffolk-lane, Cannon-st.
Syms, Margaret, Chirk, Denbigh, Widow. Dec 1. C. & W. Richards,

Llangollen Woodhams, Obed, Bromley-by-Bow, Middlesex, Miller. Jan I. Russell - & Bon. Quoen-st. Cheanside.

#### Creditors under Estates in Chancery.

Last Day of Proof.

TUESDAY, Oct. 28, 1862.

Albinson, Samuel, Bolton, Iron Moulder. Albinson v. Brierley, M.R. Nov 10.

#### Assignments for Benefit of Creditors.

FRIDAY, Oct. 24, 1862.

Blake, William Hunter Selby, Portsea, Draper. Oct 2. Parker & Co.,

Fraser, Hugh, Scarborough, Mantle Man. Sept 29. B. & J. E. Smith, Leeds. Teasdale, George, Stanhope, Durham, Grocer. Oct 6. Dolphin, Wol-

singham. TUESDAY, Oct. 28, 1862.

Bensley, Peter James, Lowestoft, Baker. Oct 7. Seago, Lowestoft.

#### Deeds registered pursuant to Bankrupten Act, 1861. FRIDAY, Oct. 24, 1862.

Borton, William, & James Borton, Chipping Warden, Blacksmiths. Sept 26. Assignment. Reg Oct 23. Clubb, Baltimore, & Joseph Thomas Smith, 118 Fenchurch-st, Engineers.

29. Conveyance. Reg Oct 22. n, Thomas, Blackburn, Stonemason. Sept 29. Assignment. Reg Sept 29.

Hennell, Thomas, & Thomas William Eld, Coventry, Ribbon Manufacturers. Oct 2. Hodgson, Sarah Ant tion. Reg Oct 22. Oct 2. Assignment. Reg Oct 23. arah Ann, Liverpool, Smail Ware Dealer. Oct 20. Composi-

tion. Reg Oct 22.

Hyams, Hyam, 9 St George's-circus, Blackfriars-rd, Tailor. Sept 30.

Assignment. Reg Oct 22.

Islip, William, Birmingham, Grocer. Sept 29. Assignment. Reg

(ict 23.

James, Mclchisedeck, Melchisedeck James, Jun., and John James, St Helier's, Jersey, Grocers. Sept 24. Conveyance. Reg Oct 21. Knowsley, Edward Foot, Exeter, Draper. Oct 4. Assignment. Reg

Oct 22. Oct 22.

e., James, Manchester, Enquiry Clerk. Oct 13. Release. Reg Oct 23.

unnion, Edward, Liverpool, Leather Dealer. Sept 25. Assignment.
Reg Oct 21.

Matthews, James, Stonehouse, Devon, Baker. Sept 29. Assignment. lieg Oct 22. av, Martha, Farnham, Schoolmistress. Sept 25. Composition. Reg

Let 22. Mottershead, Thomas, Chester, Provision Dealer. Oct 15. Assignment.

lieg Oct 22.
ucklow, Thomas, & John Davies Mucklow, Calico Printers. Sept 29.

Assignment. Reg Oct 24. North, Frederick, Reading, Berks, Baker. Sept 27. Assignment. Reg

Samuel, East Stonehouse, Baker. Sept 29. Assignment. Reg Oct 22.

George Heanes, Barnstaple, Draper. Oct 1. Conveyance. Reg. Pagsie Sherwood, Albert, Birmingham, and 7 Bartlett's bldgs, London, Electro

Plate Maker. Sept 27. Assignment. Reg Oct 23. keiton, William, Sheffield, Cabinet Maker. Sopt 27. Assignment. Reg

Thornton, John, & Abram Thornton, Manchester, Tobacco Dealers. Sept 26. Conveyance. Reg Oct 23.

Sept 26. Conveyance. Reg Oct 23. Whalley, Jonathan, Blackburn, Tobacconist. Sept 18. Assignment. Reg etc 21.

10. 21. Drapers. Sept 21. Assignment. Reg Oct 24. Winder, James, Leeds, Cloth Dealer, Oct 20. Composition. Reg Oct 24. Oct 20. Composition.

TUESDAY, Oct, 28, 1862.

Antwis, John, & John Walley, Liverpool, Tailors. Sept 29. Assignment. Reg Oct 25. Bayne, William, Burnley, Tallor. Sept 30. Assignment. Reg Oct 27. Bentley, William Brooke, Morley, York, Grocer. Sept 13. Assignment. Reg Oct 28.

Challenor, Thomas, Billinge Chapel End, Lancaster, Stone Mason. Oct 1. Assignment. Reg Oct 28. Chaplin, William, York Town, Surrey, Architect. Oct 29. Assignment. Reg Oct 25.

John Regers, Bristol, Bookseller. Oct 4. Conveyance. Reg es, George, Faddeley, Chester, Farmer. Oct 15. Assignment. Reg

Oct 24. Daiby, Joseph, Repton, Derby, Carpenter. Oct 11. Conveyance. Reg Oct 25.

Drant, George, 3 Rosedale-ter, Ladbroke-rd, Middlesex, Wine Merchant.

Sept 27. Assignment. Reg Oct 25.
Frethey, Charles, Whitecross-street, London, Cheesemonger. Oct 15.
Conveyance. Reg Oct 24.
Greenwood, George, Leeds, Boot Maker. Oct 4. Assignment. Reg Oc

Griffiths, Peter William, Thomas Griffiths, & Harford Harvey Griffiths, Birmingham, Grocers. Sept 29. Assignment. Reg Oct 25. Hardman, Edward, Burnley, Draper. Oct 10. Assignment. Reg Oct

Hickton, Ebenezer, Nottingham, Chemist. Oct 11. Assignment. Reg Oct 24.

Hoyes, James Berry, Great Gonerby, Lincoln, Miller. Oct I. Assignment. Reg Oct 25.

Humphry, John, Ensibourne, Innkeeper. Sept 27. Conveyance. Reg

Jones, Edward, Bristol, Commission Agent. Sept 30. Conveyance. Reg

signment. Reg Oct 25.

Morgan. Joseph, Newport, Monmonth, Grocer. Oct 1. Assignment. Reg Oct 25. Lesser, David, 21 Spencer-street, Middlesex, Merchant. Sept 27. As-

Newlove, George, Scarborough, Innkeeper. Oct 6. Assignment. Reg

Oct 25 Owens, Richard, Holloway, Middlesex, Draper. Sept 29. Composition. Reg Oct 24.

Regsell, Jane, & Charles Russell, Coalpit Heath, Gloucester, Grocers. Sept 29. Assignment. Reg Oct 27. Saimon, William, Stourbridge, Beerseller. Sept 30. Assignment. Reg

Oct 24. erson, Frederick, Nottingham, Baker. Oct 16. Conveyance. Reg

Spray, James, Leeds, Schoolmaster. Sept 30. Assignment. Reg Oct

Sunderland, James, Birmingham, Warehouseman. Oct 3. Assignment. Reg Oct 27. Taylor, John Walker, 125 New Bond-street, Tallor. Oct 3. Assignment. Reg Oct 27.

Yateman, Tho Reg Oct 24. Thomas, Loughborough, Victualler. Sept 26. Conveyance.

### Bankrupts.

FRIDAY, Oct. 24, 1862.

Allen, Thomas, 46 Seymour-st, Euston-sq, Auctioneer. Pet Oct 20. London, Nov 11 at 10. Ablett, 6 Newcastie-st, Strand.
Ashton, William, 14 Newman-st, Oxford-st, Musical Instrument Decorator.
Pet Oct 22. London, Nov 11 at 1.30. Decre, 35 Lincoln's-inn-fields.

Atkins, Thomas, West Bromwich, Farmer. Pet Oct 21. Oldbury, Nov 5 at 10. Jackson, Westbromwich.

Bailard, William, 53 Dockhead, Bermondsey, Ironmonger.

London, Nov 11 at 1. Chipperfield, 3 Trinity-st, Southwark

London, Nov 11 at 1. Chipperfield, 3 Trinity-st, Southwark.

Bourgein, Joseph, Chaseside, Southgate, Bootmaker. Pet Oct 20. London, Nov 11 at 12. Peverly, 19 Coleman-st.

Booth, Isaac, Bradford, Agent. Oct 10. Leeds, Nov 17 at 11. Watson, Bradford, and Bond & Barwick, Leeds.

Brotheridge, Frederick, Jun, Tewkesbury, Farmer. Pet Oct 20. Tewkesbury, Nov 4 at 12. Brown, Tewkesbury, Forwn, Hugh, Liverpool, Ship Chandler. Pet Oct 20. Liverpool, Nov 4 at 3. Sandys, Liverpool.

Carruthers, John, Liverpool, Victualler. Pet Oct 21. Liverpool, Nov 4 at 11. Thornley, Liverpool.

Carruthers, John, Liverpool, Victualler. Pet Oct 21. Liverpool, Nov 4 at 11. Thorniey, Liverpool. Contractor. Pet Oct 22. London, Nov 11 at 1. Freston & Dorman, 13 Gresham-st. Chiron, Auguste, 14 Albert-st, Waterloo-rd, Merchant. Pet Oct 17 (for pau). London, Nov 11 at 12. Aldridge, 45 Moorgate-st. Clarke, Alexander, Halesowen, Groecer. Pet Oct 16. Stourbridge, Nov 25 at 10. East, Birmingham. Collett, Hugh, High Ireby, Camberland, Builder. Pet Oct 18. Keswick, Nov 5 at 11. Hayton, Cockermouth. Croxail, Joseph Tomlinson, Bradford, Book Keeper. Pet Oct 21. Bradford, Nov 11 at 10.30. Terry & Watson, Bradford. Cithbertson, William, 9 Eastmouth-ter, Whitechapel, Commission Agent. Pet Oct 22 (for pau). London, Nov 11 at 1. Aldridge, 46 Moorgate-st. Danks, Samuel, Dadley, Stationer. Pet Oct 21. Birmingham, Nov 7 at

Pet Cet 22 (up half). London, Nov 1 at 12. Briningham, Nov 7 at 12. Smith, Birmingham, and King, Dadley.
Darbyshire, William, 81 King's-rd, Chelsen, Commission Agent. Pet Oct 18. London, Nov 11 at 10. Holt, Quality-ct, Chancery-lane.
Davey, Joseph, 102 Whitecross-st, St. Luke's, Baker. Pet Oct 21. London, Nov 11 at 12. Lee, 26 Moorgate-st.
Dynes, Edward Charles, Eaton-Socon, Bedford, Wheelwright. Pet Oct 18. St. Neots, Nov 6 at 2. Wilkinson & Builer, St. Neots.

Pet Oct 20.

Edwards, Robert Sutton, Great Yarmouth, Builder. Pet Oct 20. London, Nov 11 at 12. Lawrence & Co, Old Jewry-chambers, and Cufands, Great Yarmouth.

Fitzgerald, Desmend Gerald, 5 Southville, Wandsworth-rd, Newspaper Proprietor. Sept 22. London, Nov 11 at 11.30. Aidridge, 46 Moor-

gate st.
Flood, George Honry, Lloyd's, Insurance Broker. Pet Oct 15. London,
Nov 11 at 11. Luwrence & Co., Old Jewry-chambers.
Nov 1 at 11. Swansea, Widow. Pet Oct 10. Swansea, Nov 4 at 3.

Tripp, Swansea.
Folkes, David Charles, 58 Tower-st, London, Grozer. Oct 20. London,
Nov I is 21,330. Aldridge, 46 Moorgate-st.
Ford, Enoch, Bursiem, Stafford, Innkeeper,
111. Walker, Bursiem.

Foster, James Northwood, Leominster, Feilmonger. Pet Oct 22. Birmingham, Nov 10 at 12. Clark, Birmingham.
Fry, John, I. Landseer-rd, Upper Holloway, Attornev's Clerk. Pet Oct 20. London, Nov 11 at 11. Rae, 18 Warwick-ct, Gray's-inn.
Gambert, Alfred, 63 Great Tower-st, Ship Broker. Pet Oct 20. London, Nov 11 at 10. Dalton, 3 Bucklersbury.
Gillman, William Henry, Canterbury, Baker. Oct 7. London, Nov 8 at 12. Aldridge, 46 Moorgate-st.
Godfrey, Elizabeth Emiling, Torquay, Lodging-house Keeper. Pet Oct 21. Exeter, Nov 5 at 12. Francis & Baker, Newton Abbot, and Pitts, Exeter.

Exeter, Nov As 12: Prairies & Baker, Rewion Andre, and rites, Exeter.

Griffith, Thomas, Dygyfylchi, Carnarvon, Whitesmith. Pet Oct 17. Conway, Oct 29 at 3. Jones, Conway.

Gurney, Alfred, Islington, Middlesex, Wine Merchant. Pet Oct 17. London, Nov 11 at 11.30. Dimmock, 2 Sunfolk-lane,

Hall, Isaac, Neston, Chester, Clog Maker. Oct 14. Birkenhead, Nov 17

at 10.

Hall, isaac, Neston, Chester, Clog Maker. Oct 14. Birkenhead, Nov 17 at 10.

Hannan, Thomes, Liverpool, Hardware Dealer. Sept 15. Liverpool, Nov 10 at 3. Evans & Co., Liverpool.

Hawker, Alfred, Birmingham, Gun Finisher. Pet Oct 21. Birmingham, Nov 10 at 10. Allen, Birmingham.

Hayselden, Samuel, 7 Upper Marsh, Lambeth, Bricklayer. Pet Oct 21 (for pan). London, Nov 11 at 12. Aldride, 46 Moorgata-st.

Higgs, Whilam, Worcester, Tobacconist. Pet Oct 18. Birmingham, Nov 7 at 12. Wilson, Worcester.

Holdsworth, Harry, Sheffield, Merchant. Pet Cet 11. Sheffield, Nov 17 at 10. Smith & Burdekin, Sheffield.

Holmes, John Pullen, Haxey, Lincoln, Publican. Pet Oct 20. Gainsboro,' Nov 4 at 10. Biadon, Gainsboro,' Hopkins, Andrew, Fargate, Sheffield, Boot Doaler. Pet Oct 23. Sheffield, Nov 12 at 2. Turser, Sheffield, Boot Doaler. Pet Oct 23. Sheffield, Nov 13 at 2. Turser, Sheffield, Boot Doaler. Pet Oct 22. London, Nov 11 at 1. Beard, 10 Basinghall-st.

Hughes, Anne, Lianliwchairrn, Cardigan, Widow. Oct 14. Aberayron, Nov 10 at 11. Jardine, John, Manchester, Draper. Oct 14. Manchester, Nov 7 at 11. Jardine, John, Manchester, Draper.

rdine, John, Manchester, Draper. Oct 14. Manchester, Nov 7 at 11.

Jardine, John, Manchester, Draper. Oct 14. Manchester, Nov 7 at 11. Gardiner, Manchester.

Juch, Ernest, 54 Halliford-st, Islington, Editor of a Newspaper. Pet Oct 22. London, Nov 11 at 1. Lloyd, 1 Wood-st.

Kenning, James William, 4 Lion-st, New Kent-rd, Attorney's Clerk. Sept 23. London, Nov 11 at 12.30. Åldridge, 46 Moorgate-st.

Kirck, Martin William, 3 Ebenezer-ter, Kennington-park, Clerk. Pet Oct 20. London, Nov 11 at 11. Peck & Downing, 10 Basinghall-st.

Lees, John, Manchester, Print Seller. Pet Oct 21. Manchester, Nov 10 at 9.30. Sutton, Manchester.

Luscombe, John Teed, 41 Park-pl, Bayswater. Sept 22. London, Nov 11 at 12.30. Aldridge, 46 Moorgate-st.

Manning, William Thomas, 3 Duke-st, Lincoln's-lun-fields. Oct 20. London, Nov 11 at 11. Aldridge, 46 Moorgate-st.

Manston, John Saunders, Poole, Boot Maker. Pet Oct 23. Poole, Nov 13 at 12. Parr, Poole.

McAlpin, John, Canonbury, Islington, Agent. Pet Oct 20. London, Nov 11 at 12. Lawrence & Co, Bread-st, Cheapside.

Milner, John, jun, Whitson, Monmouth, Farmer. Pet Oct 17. Bristol, Nov 3 at 11. Batchelor, Kewport, Monmouth.

Mooney, James Edward, Dudley, Victualler. Pet Oct 20. Birmingham, Nov 3 at 12. Warmington, Dudley.

Mounsey, George, Sheffield, Scale Maker. Pet Oct 23. Sheffield, Nov 12 at 2. Binney, Sheffield.

Nelson, George, Bristol, Bullder. Pet Oct 18. Bristol, Nov 3 at 11. Ayre, Bristol.

Norder, Considered, Butcher. Pet Oct 22. Congleton, Nov 5 at 11. Coolean. Considered and the considered and considered considered at 11. Coolean. Considered and considered considered at 12. Coolean.

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Mounsey, George, Sheffield, Scale Maker. Pet Oct 23. Sheffield, Nov 12 at 22. Binney, Sheffield.
Nelson, George, Bristol, Builder. Pet Oct 18. Bristol, Nov 3 at 11. Ayre, Bristol.
Norbury, Issae, Congleton, Butcher. Pet Oct 22. Congleton, Nov 5 at 11. Cooper, Congleton.
Ohren, George, Albert, Coventry, Victualler. Pet Oct 21. Birmingham, Nov 7 at 12. Parry, Birmingham.
Pearce, George, sen, Limehouse, Baker.
Pet Oct 22. London, Nov 11 at 10. Spiller, 3 Sonth-pi, Finsbury.
Pepper, William John, Coventry, Printer. Pet Oct 21. Coventry, Nov 11 at 3. Griffin, Learnington.
Pitt, Alfred, Weston-super-Mare. Pet Oct 18. Weston-super-Mare, Nov 11 at 1. Smith & Raby.
Pitipios, Constantine, 36 Cavendish-3q, Clerk. Pet Oct 21 (for pau).
London, Nov 11 at 12.30. Aldridge, 46 Moorgate-st.
Price, Henry Read, Weston-super-Mare, Attorney and Solicitor. Pet Oct 16. Weston-super-Mare, Nov 11 at 11. Smith & Raby.
Rees, Thomas William, Newcasile-upon-Tyne, Prewer. Pet Oct 22. Bristol, Nov 7 at 11. Smith, Cardigan, and Henderson, Bristol,
Rowell, Thomas William, Newcasile-upon-Tyne, Brewer. Pet Oct 20. Newcasile-upon-Tyne, Nov 5 at 11. Daglish & Stewart, Newcasile-upon-Tyne.
Rannalis, Henry Sampson, Redruth, Butcher. Pet Oct 21. Exeter, Nov 5 at 12. Peter, Redruth, and Hirtzel, Exeter.
Sesman, John, Twickenham, Traveller. Pet Oct 20. London,
Nov 11 at 11.30. Aldridge, 46 Moorgate-st.
Sherley, Lawrence, 18 Milton-st, Wandsworth-rd. Pet Oct 20. London,
Nov 11 at 11. Hall, 31 Coleman-st.
Simih, James, Gloucester, Hawker. Pet Oct 11. Bristol, Nov 6 at 11.
P. & C. Cooke, Gloucester, Maitster. Pet Oct 21. Bristol, Nov 5 at 11. Hall, 34 Coleman-st.
Smith, William, Fannton, Builder. Pet Oct 21. Bristol, Nov 5 at 11. Hall, 34 Coleman-st.
Seedman, Thomas, Lye, near Penshurst. Pet Oct 21. Bristol, Nov 5 at 11. Hall, 34 Coleman-st.
Seedman, Thomas, Lye, near Penshurst. Pet Oct 21. Bristol, Nov 5 at 11. Hall, 34 Coleman-st.
Seedman, Thomas, Lye, near Penshurst. Pet Oct 21. Bristol, Nov 5 at 11. Hall, 34 Coleman-st.
Seedman, Thomas, Lye, near Pens

Tudge, Margaret, Walworth, Surrey, Assistant, Pet Oct 21. London, Nov 11 at 1. Boulton & Sons, Northampton-sq. Clerkenweil.

Tyacke, James, Kenwyn, Cornwall, Stationer. Pet Oct 17. Truro, Nev 1 at 10. Marshall.

Tyers, William, Nottingham, Builder. Pet Oct 21. Nottingham, Nov 5 at 11. Covley & Everall, Nottingham.

Wallis, John, 9 Little Turnstile, Holborn, Cabinet Maker. Pet Oct 20 (for pau). London, Nov 11 at 1. Aldridge, 46 Moorgate-st.

Waterhouse, Henry, Nottingham, Agent. Pet Oct 10. Nottingham, Nov 5 at 11. Parsons, Nottingham, Agent. Pet Oct 22. London, Nov 11 at 1. Bramwell, 17 Southampton-buildings, Holborn.

Wilson, George, sen, Milton, Kent, Ship Owner. Pet Oct 20. London, Nov 11 at 12. Cordwell, 22 College-hill, Cannon-st.

Woods, Robert, Jun, Norwich, Grocer. Pet Oct 20. Norwich, Nov 5 at 11. Atkinson, Norwich.

TUESDAT. Ce 28, 1862.

TURBOAT, Cc 28, 1862.

Abbott, Thomas Michael, Saint Mary-at-Hill, London, Merchant's Clerk.

Pet Oct 24. London, Nov 14 at 1.30. Orchard, Bedford-row.

Ackland, James, Rockwell green, Wellington, Mason. Pet Oct 21. Wellington, Nov 10 at 10. Rodham, Wellington.

Angel, John, Glyn, Flint, Labourer, and Thomas Davies, Tan-y-graig, Flint,

Talior. Pet Oct 22. Saint Asaph, Nov 5 at 10. Louis, Ruthin.

Barker, William, Nafferton, York, Grocer. Pet Oct 24. Great Driffield,

Nov 10 at 11. Allen, Great Driffield.

Bowden, Zochariah, Westbourne-rd, Barnsbury, Builder. Oct 20. London,

Nov 18 at 10. Aldridge, Moorgate-st.

Bowes, Arthur, formerly of King William-st. Pet Oct 10. London, Nov

11 at 11. Lawrance & Co., Old Jewry-chambers.

Burch, John, Deal, Victualier. Nov 28. London, Nov 14 at 12. Aldridge,

Moorgate-st.

Burch, John, Deal, Victualier. Nov 28. Londom, Nov 14 at 12. Aldridge, Moorgate-st.
Burley, Thomas, Rowley Engis, Chain Manufacturer. Pet Oct 23. Birmingham, Nov 10 at 12. Bernard & King, Stourbridge, and Hodgson & Allen, Birmingham.
Caleraft, John Anthony, Windr. Hilb. Gravesend, Toy Dealer. Pet Oct 23. Gravesend, Nov 13 at 12. Sharland, Gravesend. Toy Dealer. Pet Oct 23. Stowmarket, Nov 13 at 3. Walpole, Beyton.
Collis, Thomas, Holloway, Middlesex, Bullder. Pet Oct 23. Stowmarket, Nov 13 at 3. Walpole, Beyton.
Collis, Thomas, Holloway, Middlesex, Bullder. Pet Oct 22 (for pau), London, Nov 11 at 11. Aldridge, Moorgate-st.
Coc, Joseph Thomas, Downham Market, Attorney's Clerk. Pet Oct 24. Downham Market, Nov 6 at 10. Coulton & Beloe, King's Lynn.
Cole, Julius William, Hackney. Sept 29. London, Nov 14 at 11. Aldridge, Moorgate-st.

Cole, Julius William, Hackney. Sept 22. London, Nov 14 at 11. Aldridge, Moorgate-st.
Connaway, William, Tooley-st, Victualler. Sept 22. London, Nov 14 at 10.30. Aldridge, Moorgate-st.
Connolly, James, sen, & James Connolly, Jun, Brixton, Nurserymen. Pet Oct 25. London, Nov 14 at 10.30. Peek & Downing, Basinghall-st.
Crosby, Phillip, Hanley, Stoke-upon-Trent. Pet Oct 22. Uttoxeter, Nov 15 at 2. Bagahaw, Uttoxeter.
Darby, William Ford, Leeds, Tanner. Pet Oct 24. Leeds, Nov 17 at 11.
Harle, Leeds.
Davia, John, Sedgley, Stafford. Oct 16. Wercester, Nov 4 at 10. Maltby, Dudley.

Davis, John, Seuger, Statout.

Dudley.

Davson, John Huntingdon, 34 Upper King-st, Bloomsbury-sq. Pet Cet 21 (for pau). London, Nov 11 at 1. Aldridge, Moorgate-st.

Dow, Edward William, 18 Frederick-rd, Lorrimore-sq. Surrey, Tailor.

Jan 18. London, Nov 14 at 12. Aldridge, Moorgate-st.

Duncan, John, Dean-st, Holborn, Builder. Pet Oet 17. London, Nov 11 at 11. Howard & Co., Faternoster-row.

Estathiadi, Antonio, 14. Croscent-pl, Fulham-rd, Merchant's Clerk. Pet Oet 24 (for pau). London, Nov 18 at 10. Aldridge, Moorgate-st.

Oet 24 (for pau). London, Nov 18 at 10. Aldridge, Moorgate-st.

Pet Oet 14. September Paradian-sta. Rotherhithe, Assistant 20 a Wine

Francis, John Spencer, Paradise-st, Rotherhithe, Assistant to a Wine Merchant. Pet Oct 22 (for pau). London, Nov 11 at 1. Aldridge &

Herchant. For US 22 (for Pau). London, New 11 at 1. Astrings & Bromley, Moorgate-sit.
French, James, Newcastle-under-Lyne, Grocer. Pet Oct 21. Birmingham, Nov 10 at 12. Saney & Winstanley, Newcastle-under-Lyne, and James & Knight, Birmingham.
Gaubert, Alired (not Ganbert as before advertised). Dalton, 3 Bucklers-

Gaubert, Aifred (not universelvent).

Giles, William, Perry's-pl, Lambeth, Copying Clerk. Dec 21. London, Nov 18 at 12. Aldridge, 46 Moorgate-st.

Green, Benjamin, Battlesden, Suffalk, Farmer. Pet Oct 20. Stowmarket, Nov 8 at 12. Fuller, Stowmarket, Cirindrod, John Tomkinson, Wallasey, Chester, Civil Engineer. Pet Oct 13. Birkenhead, Nov 17 at 10. Giddrick, Liverpool.

Gunn, Joseph Thomas, Brandon-rd, Victoris-park, Carman. Pet Oct 25. London, Nov 14 at 1.30. Feverley, Coleman-8.

Haldon, James Mayleston, Gresham House, London, Merchant. Sept 22.
London, Nov 14 at 11. Aldridge, 46 Moorgate-st,
London, Gib-green, Waterfall, Stafford. Pet Oct 23. Ashborne,
Nov 14 at 19. Fox, jun, Ashborne.
Harris, George, Camborne, Cornwall, Miner. Pet Oct 25. Redrath, Nov
12 at 11. Stephenson.

Nov 14 at 12. Fox, jun, Ashborne.

Harris, George, Camborne, Corwall, Miner. Pet Oct 25. Redruth, Nov 12 at 11. Stophenson.

Harrison. John, Whitfield, Northumberland, Labourer. Pet Oct 21.

Haltwhite, Nov 13 at 12. Taylor, Hesham,

Hawley, Thomas, Wistow, Solby, Blacksmith. Pet. Selby, Nov 14 at 11.

Harle, Leeds.

Hazard, Robert, Horney New Town, Middlesex, Boot Maker. Pet Oct 27.

London, Nov 11 at 10. Marshall & Son, Hatten Garden.

Hidlitch, Peter, Kidagrove, Stafford, Beerseller. Pet Oct 26. Hanley, Nov 8 at 12. Sherratt, Talk-on-the-Hill.

Holland, Thomas John Dyson, Store-st, Middlesex, Milliner. Nov 16, 1861. London, Nov 18 at 12. Adirdige, 46 Moorgate-st.

Hollis, Joshus, jun, Huddersöuld, Lithographer. Pet Oct 14. Hudderseld.

Hollis, Joshus, jun, Huddersöuld, Lithographer. Pet Oct 12. Cockermouth, Nov 10 at 10. Haigh, Hudderseld.

Holmes, Robert, Brigham, Camberland, Miller. Pet Oct 22. Cockermouth, Nov 10 at 2. Moordaff, Cockermouth, Mov 10 at 2. Moordaff, Cockermouth, Sun 22 (for pan). Loodon, Nov 14 at 2. Adirdige, Moorgate-st.

Johnson, James, Weaverham, Chester, Tallor, Pet Oct 22. Northwich;

Nov 1 at 2. Dunstan, Northwich.

Jones, Evan, Rhydlam, Cardigan, Innkeeper. Pet Oct 18. Lazapeter,

Nov 2 at 10.

Jones, Isaac, Ehyl, Grocer. Pet Oct 22. St Asaph, Nev 8 at 12.

Eyion, Flint.

Jones, Margaret, Huyton, Lancaster, Housekeeper. Pet Oct 23. St-Helena, Nov 8 at 10.30 Dodd, Liverpool. Jones, Thomas, Silloth, Cumberland, Builder. Pet Oct 24. Wigton, Nov

900

Jones, Thomas, Silloth, Cumberland, Builder. Pet Oct 24. Wigton, Nov 7 at 11. Wannop, Carliele.

Kembery, Robert, Wilsbridge, Gloucester, Farmer. Pet Oct 21. Bristol, Nov 7 at 1. Peterson.

Kerslaw, John, & George Gill, Halifax. Builders. Pet Oct 24. Halifax, Nov 21 at 10. Jubb, Halifax, Builders. Pet Oct 24. Halifax, Nov 21 at 10. Jubb, Halifax, Hatton-garden, Victualler. June 20. London, Nov 18 at 12. Aldridge, Moorgate-st. Kimpton, Joseph, 45 Weymouth-terrace, Hackney-rd, Greengrocer. Pet Oct 27. London, Nov 14 at 1.30. Catchpole, Great Tower-st. Lawton, James Mitchell, Manchester, Woollen Merchant. Pet Oct 25. Manchester, Nov 14 at 11. Stead, Manchester. Lewia, David, Landoddy, Carmarthen, Victualler. Pet Oct 18. Narbuth, Nov 10 at 12. Parry, Pembroke Dock.

Lewis, Philip, Bristol, Victualler. Pet Oct 24. Bristol, Nov 14 at 11. Miller, Bristol.

Miller, Bristol.
Lobb, William, Enfield Wash, Beerseller. Pet Oct 27. London, Nov 18
at 10. Wetherfield, 35 Moorgafo-st.
Mathews, Charles, Usbridge, Assistant to a Grocer. Pet Oct 24 (for pau).
London, Nov 14 at 10 30. Aldridge, 46 Moorgafo-st.
Matthews, Roger, Keevil, near Trowbridge, Horse Dealer. Oct 18. Salishury, Nov 10 at 11.
Moses, Dobert, Charles, Finels, Lynn, Beauthley.

bury, Nov 10 at 11.

Mayes, Robert Charles, King's Lynn, Bootmaker. Pet Oct 24. King's Lynn, Nov 10 at 11. Ward, King's Lynn.

Merry, William, Manchester, Book-keeper. Pet Oct 21. Manchester, Nov 10 at 9.30. Stiles, Manchester.

Miller, George, Wigton, Cumberland, Grocer. Pet Oct 16. Wigton, Nov 7 at 11. Carrick, Wigton, Mockler, Thomas, Norfolk-st, Strand. Jan 18. London, Nov 18 at 11. Aldridge, 46 Moorgate-st,

Addrigge, 46 Moorgate-st.
Morriss, John, 90 Gloucester-st, Pimlico, Lamp Salesman. Pet Oct 20.
Nov 11 11.30. Chidley, Old Jewry.
Parrot, Joseph Josiah. Landport, Hanta Beer Seller. Pet Oct 24. Ports-

Parrot, Joseph Josiah, Landport, Hants, Beer Seller. Pet Oct 24. Portsmouth, Nov 12 at 11. Consins, Portsea.

Pearre, Benjamin, St Mary Axe, Builder. Oct 20. London, Nov 18 at 10. Aldridge, Moorgate-st.

Philip, Joseph, Girdler's Arms, Sherborne-lane, London. Pet Oct 21. London, Nov 11 at 1.30. Wheatley, Symonds-inn.

Ponsford, George, Weston-super-Mare, Innkeeper. Pet Oct 22. Weston-super-Mare, Nov 11 at 2. Smith, Weston-super-Mare.

Proctor William George, Cambridge-st, Hyde-park, Paymaster in the Army. March 22. London, Nov 14 at 11. Aldridge, Moorgate-st, Purdy, Henry, De. by, Huckster. Pet Oct 23. Derby, Nov 12 at 12. Leech, Derby.

Army. March 22. London, Nov 14 at 11. Aldridge, Moorgato-st. Per Oct 23. Derby, Nov 12 at 12. Leech, Derby, Huckster. Pet Oct 23. Derby, Nov 12 at 12. Leech, Derby, Nov 18 at 10. Young, Longton. Redman, John. Longton, Stoke-upon-Trent, Nov 8 at 10. Young, Longton. Redman, John. Longton. Rhodes, George, Leverton-st. Kenish-town, Commission Agent. Pet Oct 23. London, Nov 11 at 1-30. Stocken, Cornhill.

Sawkins, James, Crowcombe, Somerset, Surgeon. Pet Oct 21. Williton, Nov 11 at 11. Iteed, Bridgwater.

Scarratt. Rachel, Tunsiall, Innkeeper. Pet Oct 24. Birmingham, Nov 14 at 12. Hodison & Allen, Birmingham.

Sheppird, John, Cross Keys-sq. London. Feb 22. London, Nov 11 at 2. Aldridge, Moorgate-st.

Smith. Seymour, Great Winchester-st, London, Commission Agent. June 20. London, Nov 11 at 2.30. Aldridge, Moorgate-st.

Stanley, John, Wapping, Commission Agent. Aug 18. London, Nov 11 at 2. Aldridge, Moorgate-st.

Storey, Thomas, I Grove-pl, Brompton, Middlesex, Fruit Salesman. Pet Oct 23. London, Nov 18 at 10. Wright, Chancery lane.

Suton, Henry, Albany-st, Regent's-park. Nov 16. Londor, Nov 11 at 2. Aldridge, Moorgate-st.

Taylor John, Osspring, Penistone, York, Masor. Pet Oct 24. Barnsley, Nov 27 at 2. Pattisson, Sheffield.

Thomas, Edwin, Rowley Regis, Stafford. Oct 16. Worcester, Nov 4 at at 10. Maithy, Dudley.

Townsend, Daniel, Jun, Bristol, Cabinet Maker. Oct 20 (for pau), Bristol, Nov 7 at 12.30. Brittan.

Track, Henry, Winckworth, D. City, Middlesex, Manager. Pet Oct Oct 20. Cond.

Meadows, Hastings. Tyzack, Henry, Winckworth-pl, City-rd, Middlesex, Manager. Pet Oct 24 (for pau). London, Nov 18 at 11. Aldridge, Moorgate-st.

24 (for pau). London, Nov 18 at 11. Aldridge, Moorgate-st.
Walker, James, Greenwich, Paper Stainer. Nov 16, 1861. London, Nov
18 at 11. Aldridge Moorgate-st.
Watts, Benjam'in, Cheitenham, Watch Makor. Pet Oct 24. Cheitenham,
Nov 11 at 11. Boodle, Cheitenham.
Webb, Phoche, Charlton, Kent, Schoolmistress. Pet Oct 25 (for pau).
London, Nov 14 at 1.30. Wallinger, Fenchurch-st.
Weedon. Alfred, Hemel Hempsted, Dealer in China. Nov 25 1861. London, N ev 13 at 11. Aldridge, Moorgate-st.
Wright, John, Heaton Norris, Lancaster, Shopkeeper. Pet Oct 24. Stockport, Nov 14 at 12. Howard, Stockport.

# BANKRUPTCY ANNULLED.

FRIDAY, Oct. 24, 1862.

Pittar, Samuel John, 167 Regent-st, Umbrel'a Manufacturer. Oct 17.

PUBLIC SPEAKING, DEFECTS OF SPEECH, AND NEGLECTED EDUCATION.

REDERICK WEBSTER (Professor of Elecution to a Royal Institution, and to a College of Theology) INSTRUCTS (PRIVATELY) Members of Parliament, Ciergymen, Barristers, &c., in Elecution and Extemporaneous Orastory; and enables persons of neglected education to converge and write with propriety. Mr. W. also undertakes to eradicate the Falsetto or Boyish voice in Manhood, Stammering, Feebleness, &c. Schools, Classes, and Families attended. High testimonials. 26, Bloomsbury-street, Bedford-square

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IMPORTANT TO SOLICITORS.

Nov. 1, 1862.

LIFE ASSURANCE POLICY usually contains important Conditions and Limitations, the infringement of which either invalidates the assurance or subjects the Policy-holder to the desired invalidates the assurance or subjects the Policy-holder to the demand of additional payments in order to keep it in force. These conditions are not mere matters of form, but are daily acted on by respectable offices under circumstances the result of mere inadvertence on the part of the Policy-holder, or over which he had no control whatever. Such an assurance affords but a partial protection in any case, and is especially unsatisfactory as a security for money. This constant and excessive liability to forfeiture so much detracts from the value of ordinary Life Policies, that the directors of the

#### LIFE ASSOCIATION OF SCOTLAND (Founded, 1833)

have been induced to form a new scheme of Unconditional Assurance on Life which obviates the objections hitherto urged against Life Assurance, Under the new scheme the power of cancelling the policy is virtually taken from the company and transferred to the Policy-holder. The fol-lowing are some of the principal arrangements:—

taken from the company and transferred to the Fency-hoder. The following are some of the principal arrangements:—
NO RESTRICTION imposed as to occupation or residence.
NO EXTRA PREMIUMS can be payable.
OMISSION to pay a premium by oversight does not affect the assurance, and, after a time, payment may be intentionally postponed for a

year.

THE ASSURANCE is virtually non-forfel table and unquestionable.

During the year ending 5th April, 1862, 1307 new policies were issued for £562,553. The Annual Income of the Association is £193,012.

Medical Officer in attendance daily at 12.49 o'clock.

THOS. FRASEIt, Res. Secretary,

London, 20, King William-street, E.C.

GUARDIAN FIRE AND LIFE ASSURANCE COMPANY, No. 11, Lombard-street, London, E.C. Established 1821.

SUBSCRIBED CAPITAL, TWO MILLIONS. PAID UP, ONE MILLION. DIRECTORS.

Sir Minto Farquilan, Bart., M.P., Chairman, Charles William Curtis, Esq., Deputy Chairman.

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John Martin, Esq. Rowland Mitchell, Esq. Howland Mitchell, Esq.
James Morris, Esq.
Henry Norman, Esq.
Henry R. Reynolds, Esq.
Abraham John Robarts, Esq.
James Tulloch, Esq.
Henry Vigne, Esq.

Lewis Loyd, Esq. Cornelius Paine, Jun., Esq.

AUDITORS. Henry Sykes Thornton, Esq. Noel Whiting, Esq. Thomas Tallemach, Esq., Secretary. - Samuel Brown, Esq., Actuary.

LIFE DEPARTMENT.—Under the provisions of an Act of Parliament, this Company now offers to new Insurers EIGHTY PER CENT. of the PROFITS. AT QUINQUENNIAL DIVISIONS, OR A LOW RATE OF PREMICM, without participation of Profits.

Since the establishment of the Company in 1821, the Amount of Profits allotted to the Assured has exceeded in Cash value £660,000, which represents equivalent Reversionary Bonuscs of £1,058,000.

After the Division of Profits at Christmas, 1859, the Life Assurances in force, with existing Bonuses thereon, amounted to unwards of £4,730,000; the lincome from the Life Branch £207,000 per anount; and the Life Assurance Fund, independent of the Capital, exceeded £1,618,000.

LOCAL MILITIA AND VOLUNTEER CORPS.—No extra Premium is

INVALID LIVES assured at corresponding Extra Premiums. LOANS granted on Life Policies to the extent of their values, if such

ASSIGNMENTS OF POLICIES, Written notices of, received and regis-

MEDICAL FEES paid by the Company, and no charge for Policy

FIRE DEPARTMENT .- Insurances are effected upon every description of property at moderate rates. Losses caused by Explosion of Gas are admitted by this Company.

QUITABLE REVERSIONARY INTEREST SOCIETY, 10, Lancaster-place, Strund. - Persons desirous of disting of Reversionary Property, Life Interests, and Life Policies of Assuce, may do so at this Office to any extent, and for the full value, without the delay, expense, and uncertainty of an Auction.

Forms of Proposal may be obtained at the office as above, and of Mr. HENDRIKS, the Actuary of the Society, Globe Insurance, Cornhill.

JCHN CLAYTON, Joint Secretaries.
F. S. CLAYTON,

TO SOLICITORS AND ATTORNEYS.—A lucrative par; of the business of an active Solicitor may be much increased, and the welfare of clients and their families promoted, by solicitors recommending as family provisions, and for securities in loans and other transactions, the Life Policies, peculiarly adapted for such purposes, which in the words of Sir Bithard Bethell, now Lord Chancellor, are "indisputable both at law and in equity."

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Edinburgh: 13, Queen-street. ALEX ROBERTSON, Manager. London : 54, Chancery-lane. JAMES BENNETT, Res. Sec.

Applications for Prespectives and Ferms, and as to Terms of Agency, to be made to the Manager or Resident Secretary

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